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A VERY OLD QUESTION.

A Novel.

BY

T. EDGAR PEMBERTON,

AUTHOR OF "UNDER PRESSURE," "DICKENS'S LONDON,"
ETC., ETC.

"For, 'tis a question left us yet to prove,
Whether love lead fortune, or else fortune love."
HAMLET—*Act iii, Scene ii.*

IN THREE VOLUMES.

VOL. I.



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A VERY OLD QUESTION.



CHAPTER I.

CHRISTMAS EVE.

IT had been raining hard all day, and the streets of the good city of London were as wet, dirty, sloppy and uncomfortable as at such times those streets alone can be. Cabs and omnibuses, as they rattled along, bespattered the luckless foot-passengers with showers of liquid mud; wet umbrellas jostled hopelessly together on the footpaths, and added to, rather than alleviated, the general misery. Every public conveyance was crammed to suffocation, and every living creature in the streets was more or less wet through; and yet there were very few among the crowds who thronged the shops and the

thoroughfares whose faces did not wear a look of jollity and good humour, as though they regarded the discomfiture more as a joke than as anything else.

On only one night of the three hundred and sixty-five, which together make a Christian year, would such pitiless rain be regarded as anything but a great affliction and a thing at which to growl and grumble. What need to say that it was Christmas Eve? and uncomfortable as was undoubtedly the state of the weather to the thousands who were out making their purchases for the coming holiday, one might yet see in the faces of some a lurking expression which told that in them at any rate it only heightened the anticipation of that indoor comfort with which Christmas time must ever be associated. On no other night would any one have borne with the same good humour the amount of crowding, pushing and slipping, of umbrella-dripping and such like, as were borne on that wet Christmas Eve. On no other night would the crushing of a hat, or the wetting through of a coat, have been regarded as a thing at which to laugh. But every one was preparing

for a holiday, and every one felt that it was a time for jollity ; every one knew that the wet working clothes would that night be put aside for the better garments which lay at home, and that therefore a little extra moisture was no great matter ; while not a few felt that Christmas was the time to look on the bright side of everything, a time in which to feel thankful for blessings rather than for dwelling upon grievances ; and so the steadily falling rain and the ever gathering mud were less reviled than they had been on almost any day of the fast waning year.

The description of London shops on a Christmas Eve is a familiar one, and so their appearance need not here be dwelt upon. There they were—garnished and decked as usual—flashing across the wet streets their bright lights, and offering to all who had money in their pockets their thousand temptations and snares. Ah ! it was the sight of those who had none which made the heart ache, and here and there, it must be confessed, the spectacle of some rain-saturated, mud-bedraggled creature, cowering in a corner or gazing wistfully at the bright warm shops,

seemed to take from the scene all heart and merriment, and made one wonder to what good even Christmas tended if year after year went by, and such sad lives were still lived in the midst of so much comfort and wealth !

But perhaps after all the wet night was in a way good for these poor creatures, for hardly a living soul could pass them, as he hurried to his own fireside, without bestowing some trifle, even if in doing so he denied himself some little meditated luxury or joy.

Yes—it was Christmas Eve—and all the force of the cold December rain could not quench that glow of love and happiness which in most English hearts held its place that night.

The streets were so noisy and crowded that one could hardly hear the heavy pattering of the rain drops, but stepping out of the main thoroughfare and standing for a moment in a quiet byeway such as America Square, Minories, one could tell what a woful night it really was, and hence could appreciate tenfold the comforts of shelter and warmth.

Most of those houses in America Square which were used as warehouses or offices were

already closed, and their proprietors gone to their homes; but in one set of offices lights were still burning, and the occupier of the principal room was yet at his desk hard at work. This man was one Godfrey Northover, whose name, coupled with the designation "Export and General Merchant," was painted on the outer door.

Godfrey Northover was a tall and an intellectual looking man of forty-five years of age, but his pale face bore the traces of years of hard work and anxious thought. He was a man (whose parents having died when he was yet a boy, leaving him wholly unprovided for) who had step by step, and by one un-deviating course of hard work and self-denial worked his way to his present position. From office boy he had risen to be clerk, from clerk to cashier, and from cashier to be principal. In all that he had undertaken he had been as successful as a cautious, able, conscientious man can be; and if his money and his position had not been made quickly, it had at least been secured on a sound basis. But though Godfrey Northover had done all this for himself, he never acknowledged to himself

how much he had done, and he never plumed himself on his own success. When a young man he had suffered much from poverty, and so he had set himself to realise a competency ; yet though he had succeeded so well, that at the age of forty he had made sufficient money to ensure for himself, his wife and his only child comfort, if not affluence, for the remainder of their lives, he had never for one moment allowed himself to relax from his fixed rules of rigid economy and unceasing work.

Nothing succeeds like success, and nothing gets money so quickly as money itself, and accordingly in the next five years Northover had doubled, trebled and quadrupled his capital, and at the time when this story opens was in a fair way to do the like over and over again.

Yet still he worked on, and though all his friends knew that he was doing well, no one, not even his wife, knew what he was really worth. To what it all tended was a question which, if he ever gave himself time to consider the matter at all, he might well have asked himself.

He was not a miser—that is to say he cared nothing for money for the mere sake of the possession of it—and yet apparently he could take no pleasure in the spending of it.

The idea which all through his life he had held before him was that, his fortune being made, he would give up business and, being in possession of a handsome income, would take a fine place and reward his wife for all her years of parsimony and endurance. But as the time came when he felt that he was in a position to carry out these plans, the very idea of them became to him hateful. The thought that the money which he, pound by pound, had put together—and how hardly at one time each pound had been earned he alone knew—should be wasted in extravagance was to him terrible indeed!

Unnecessary expenditure, and the squandering of money in unnecessary luxuries, were things most hateful to him, and he almost shuddered when he thought that he might perhaps one day come to lead the frivolous and extravagant life of many of his City neighbours.

His life had been one of toil and anxiety,

but for him it had had also its enjoyments, for in the growth of his business and wealth, and in the knowledge that by his own industry he had made himself independent, his pleasure had been; and so he had learned to love his office and the work which had become now his life.

If Godfrey Northover had been an unmarried man, he would probably never have dreamt of any other future, but to the last would have gone on working, and would, as he had lived, have died in harness; but no small impetus to his life of labour had been the sense of the duty which he owed to his wife and his child, and that same sense would now sometimes set him wondering whether, for their sakes, he must not soon meditate that launch in life which he had held always before him.

Some such thoughts as these had been in his mind on the afternoon of that Christmas Eve of which I write, and he had frequently looked up from his work and had allowed his eyes to dwell on the familiar objects in the dingy office, regarding them as the possibility of parting from them for ever rose up.

before him, with a lingering look of affection.

At six o'clock in the evening the office-door opened, and Godfrey Northover's clerk and assistant presented himself to him. This same clerk was no other than Godfrey Northover's own brother, but, being altogether of a different nature to him, while the elder of the two had, as we have seen, prospered and advanced, the younger, if he had not absolutely stood still, had made quite as many steps backward as he had forward, and had therefore for many years cheerfully accepted a situation as clerk in the flourishing business of his brother.

Anthony Northover was a very different looking man to the tall, pale, dark-haired Godfrey, being short, stout, fair, and with a merry, jovial-looking face.

There was affection between the brothers, though the admiration with which Anthony regarded Godfrey very nearly approached awe ; but it was hardly possible that between two men so differently constituted, much intimacy should exist.

Godfrey was by no means selfish, and when

he first began to get on in the world he had sent for his brother that he might share his opportunities with him. But it had been of no use. Anthony had loved pleasure, and directly he had made a pound had never been content until he had spent it. He had no ambition other than to lead a happy life and to be at peace with his fellow-creatures, and at one time he had continually remonstrated with Godfrey for his economy, and for the stern view which he took of life.

If the business happened to be more than usually successful, Anthony would immediately suggest a holiday—to use his own words, “on the strength of it;” if things went wrong, and a bad debt were made, he would endeavour to turn the matter into a joke; and these things had so exasperated the plodding, matter-of-fact Godfrey, that a quarrel between the brothers and partners had been imminent, and would, without doubt, have taken place, had they not had the good sense to tell each other quietly that they held different views, and so part on friendly terms.

And then Anthony, having left his brother, had tried his hand at a hundred different

things, at all of which he had failed ; but “ better luck next time ” being his continued motto, he had, after each failure, and with fresh hopes and renewed good humour, set himself to work at something else.

But poor Anthony was a rolling stone, and for him no moss had ever accumulated ; and, notwithstanding his good humour and contentment—qualities which in him were universally admired, and contrasted favourably with the characteristics of his brother—a crash at last had come, in which he had lost all his worldly belongings, and in which he, his wife and his family, had been reduced to beggary.

At this time Godfrey had stretched out a helping hand, and Anthony had become, at a fixed salary, a clerk in the business in which once he had been a partner.

“ Well,” said Godfrey, looking up from his work and addressing his brother, “ did you want me ? ”

“ No,” said Anthony ; “ I came to see if you would want *me* any more—it’s six o’clock.”

“ And what of that ? ” asked his brother.

“ Why, I was thinking of going—Christmas Eve, you know, brother.”

“Christmas Eve,” said Godfrey, “except that in consideration of the next day being a holiday I generally work later than usual, makes no difference to me. But go if you like, Anthony, and if you have made everything ready to go.”

“Quite ready,” said Anthony. “Godfrey——”

“Well?”

“I’m afraid I must ask you to allow me to draw a little on account of next year.”

“You have overdrawn for this year, already,” said Godfrey, referring to a book. “What a pity it is, Anthony, that you cannot learn to live within your income.”

“I know, I know,” said Anthony, “and next year I mean to make a fresh start, upon my word I shall. But this is Christmas-time, brother, and the youngsters expect a bit of a treat, and I haven’t got a sixpence left, upon my soul I haven’t!”

“And in the face of that,” cried Godfrey, “you would go and spend borrowed money in useless luxuries and junketings. Can you call such a course honest, Anthony?”

Poor Anthony hung his head, and feebly

murmured something about "Christmas-time."

"If Christmas-time," said Godfrey, "is to be an excuse for a man to run into debt for the new year, I think that the sooner it is done away with the better. If I did what was right, Anthony, and what was kind to you, I should give you nothing; but—how much do you want?"

Anthony named a sum, and Godfrey, going to his safe, counted out, on the desk, the exact half of it, made an entry in a book, and bade his brother "Good night."

"Good night, brother," said Anthony, gathering up the coins. "I suppose it is no use wishing you a merry Christmas?"

"I never see that it is a much merrier time than any other," said Godfrey; "but I have no time to discuss that now, even if I understood the subject, which I do not. Good night."

Once out of his brother's presence, Anthony Northover's face assumed a radiant appearance, and he seemed fully to grasp the glorious fact that it *was* Christmas-time. He was not so much disappointed at receiving only half

the sum of money for which he had asked as the reader might imagine ; for, being used to his brother's tactics in this respect, he invariably made it a rule to ask for very much more than he expected to get, and this time the result had surpassed his most sanguine hopes.

His first act, after having changed, in his own office, his coat, was to descend to the regions of the packing-rooms, where materials for a bowl of punch had already been prepared by the warehousemen and packers, and with which he immediately set to work.

These materials, by the way, he had ordered to be provided prior to his interview with his brother, and how, unless he had succeeded in obtaining the money for which he had then asked, they would have been paid for, was a matter which he had not even once stayed to consider, such being poor Anthony's practice in most matters of finance.

As it was, however, he willingly paid for them out of one of Godfrey's coins, and having mixed the brew, and "set the men going," as he said, he took his departure with a hearty hand-shake all round, and a "merry Christmas" from each one.

“ Ah !” said a porter, “ Mr. Anthony’s something like a gentleman, *he* is. Catch old Godfrey standing us anything like this !”

And yet it was “ old Godfrey ” who had in reality paid for the cheering beverage in which they drank to his amendment and to Mr. Anthony’s “ jolly good health.”

Mr. Anthony, meanwhile, having emerged into the wet streets, became the merriest of all the merry Christmas throng, flitting from shop to shop, and making his purchases with that keen enjoyment which seems to be best attained by those who know that they have got their money by a stroke of good fortune rather than by careful providence, or quiet thought.

Be this as it may, however, Anthony Northover as he bustled about the shops in Aldgate was certainly a pleasant picture, and one which possibly had its effect at cheering the heart, that night, of many a less sanguine man. With a joke for every one, and a glass for all his friends, who seemed to be numerous, he went from butcher’s to grocer’s, from grocer’s to wine and spirit merchant’s, and from thence to the toy-shop ; and when at

last he stood in the drenching rain, presenting, on account of the stowage about his person of all his packages, a most uncouth figure, and waiting for the omnibus which was to convey him to his home in the Mile End Road, a jollier or happier looking spectacle could hardly have been imagined.

Godfrey Northover, on the other hand, having at length finished his work, closed his books and his desk, and fell into deep thought; and his thoughts led him to the following determination :

The new year, now so near at hand, should be his last of work, and the next Christmas Eve should be one of the last days of his long years of toil and labour in that time-stained, business-like office.

Yes, he would allow himself but one more year of the work which he loved, and then, for the sake of his wife and daughter, he would commence a new mode of life.

Having fully made this resolution, and having made also a business-like note to that effect, Godfrey Northover prepared to leave. Before doing so, however, he had to unlock and examine every drawer, cupboard, and safe

in the office, and see that all was made secure ; for on the next day he would not be there.

To this task he applied himself almost lovingly, lingering fondly over books and papers, and locking and re-locking several times all the doors and drawers, in order to satisfy himself of their perfect security. At length, with the exception of one drawer at the bottom of an old wooden press which occupied one end of the room, he had completed his task. It had apparently been his intention to leave this drawer untouched, for he had his hat and overcoat on before he hesitated, turned back, hesitated again, and then unlocked and opened it.

Very different were the contents of this drawer to those which he had lately opened. Instead of the strongly-bound office books, and carefully docketted packets of letters and papers, there lay here nothing but some dozen or more yards of blue silk.

Godfrey Northover lifted the parcel from the drawer, and laying it on the office table, pondered over it, as though his mind was undecided.

On the outside of the parcel was a label, bearing, in his own hand-writing, a date of many years before ; and it was to that time that his thoughts had wandered.

How well he remembered going home on one Christmas Eve, and his wife producing and showing him this very parcel of blue silk, which she, poor thing, had bought out of the little sums which, from what she had been allowed for her housekeeping expenses, she had from time to time been able to save.

How well he remembered that he, firm in his purpose of economy, had chided her, and had told her that silk dresses did not become persons in their station of life, and that it was his duty to take it from her, and not allow her to wear it. How well he remembered the tears and the entreaties which had followed, and how that their Christmas had been rendered even more gloomy than usual on account of her disappointment and his unaltered purpose. How well he remembered carrying the parcel down to his office and locking it in the drawer, where ever since it had lain.

The question which he asked himself to-night, was whether the time had now come when he might allow his wife to appear in silk attire, and whether he should carry home to her that which for so long he had kept from her; and as he thought of the happy look which such an act on his part would bring to her face, he was half tempted so to do.

But old habit and old prejudice were as yet too strong within him, and the silk was at length replaced in its dark receptacle, and the key once more turned upon it.

“Another year,” said he, “and Jane shall wear what she chooses, and spend what she likes. For the present let me remain firm in the resolutions which have brought so much to me.”

And then Godfrey Northover set out on *his* Christmas Eve journey homewards.

Unlike Anthony, however, he had no purchases to make or friends with whom he cared to meet, and so through the muddy streets he splashed steadily on, wholly uninterrupted and unmoved by any of the shops, save when every now and again a sigh escaped him, as

he thought of the fearful waste of money which everywhere seemed to be going on.

'Bus conductors and cab drivers accosted him in vain. Godfrey Northover had been but seldom in an omnibus, and still less often in a cab, during the course of his life ; and, what was more, he thoroughly despised those who made it a habit to ride to and from their business.

Buttoning his spare great-coat closely round him, and holding his cotton umbrella close down over his head, he walked on, thinking as little of the inclemency of the weather as of the bustle, excitement, and hilarity of those around him.

His way lay through some of the busiest and the gayest of the City streets—through Aldgate and Leadenhall Street, along Cornhill, up Cheapside, flashing its brilliant shop-lights across the wet roadway, turning to the right up Aldersgate Street, and so into a number of quiet streets, until he emerged at length in Islington, and there picked his way through the mud into Gibson Square, hard by the Liverpool Road, in which was the house he called his home.

The door was opened to him by his wife, a pale, gentle-looking creature, and one who seemed to stand continually in need of some encouragement to induce her to be more than the timid retiring lady that all her friends and neighbours supposed her to be.

"Oh, Godfrey," she said, "you are wet through! What a terrible Christmas Eve it is. I feel so sorry for the hundreds of poor creatures who are out to-night."

"Better for them to get wet on a Christmas Eve than on any other night," returned he; "for those who take cold will have a chance of doctoring themselves to-morrow without wasting valuable time. The wet may be the means too of keeping some at home to-night who otherwise would be out spending more money than they can afford."

"But, Godfrey," said his wife, "everybody expects to enjoy themselves at Christmas time."

"Just so," replied he, "only people have different ideas of what constitutes enjoyment. The popular idea is that it lies in spending money on useless luxuries. I do not believe in it."

Poor Mrs. Northover, as she followed her husband upstairs, looked very much as though she would very much like a little of that popular delusion (if delusion it were) infused into her own life, but she was too good a wife and loved too well her husband, who, she knew, worked more for her sake than for his own, to discuss with him the matter, and so set herself to work reaching for him dry clothes from his somewhat scanty wardrobe.

As the husband and wife descended the stairs together, a merry laugh reached their ears from that room which did duty alike for dining, drawing, and general sitting-room.

"Is that Gertrude?" he asked.

"Yes, Godfrey," she said; "it is pleasant to hear her when she is so happy, is it not?"

"Yes it is," he answered, "very pleasant. What is she doing?"

"Well," said Mrs. Northover, timidly, "you must not be vexed, Godfrey. She is decorating the house a little."

"With—with green stuff?" he asked.

"Yes, with a little mistletoe and holly."

"Who paid for it, Jane?"

“I did, Godfrey. The dear girl begged so hard because of to-morrow, and it only cost a few pence, which I can well save in some other way. Now please, Godfrey, do not be vexed, or the girl’s enjoyment will be quite spoiled, and it is Christmas time.”

“No, no, Jane,” he said, “I will not be vexed. You did quite right;—only,” he added to himself, as they entered the room, “I do wish that people could enjoy themselves at Christmas time without flinging money about in such foolish ways.”

But even Godfrey Northover could afford to smile, and perhaps too, when he saw his young daughter, happy in her simple efforts to beautify her not over-attractive home, he felt that he had his money’s worth.

She was standing on the top of a rather rickety pair of steps arranging, over the top of one of the few pictures which decorated the walls, the mistletoe and holly.

The steps were being held and prevented from falling by an awkward, though good-tempered looking “general servant,” and Gertrude’s laughter had evidently been occasioned by this handmaiden’s extraordinary

contortions as she endeavoured, while steady-
ing the steps with one hand, to reach for her
young mistress with the other a piece of
evergreen which, under the circumstances, was
too far away.

Gertrude Northover was nineteen years of
age, with a disposition as light as her face was
beautiful, and with a figure the graces of
which the rigid simplicity of her dress en-
hanced rather than lessened.

As she stood there, with her bright brown
eyes sparkling with merriment, her jet black
hair pushed back from her fair young brow,
with the flush of excitement upon her cheek,
with her dress tucked-up and pinned about
her, leaving thus exposed to view the daintiest
of little feet and ankles, it is no wonder that
her father's heart swelled with pride, and that
he felt happy ; but with the happiness with
which he regarded his beautiful daughter
came also the thought of the responsibility
which she was to him, and how, therefore,
before all things it behoved him to place far
away from the possibility of hardship or want
so sweet and innocent a young creature ; and
so before it had been allowed to dwell

there, the smile had passed away from his face.

“Oh, father,” said Gertrude, “do reach that piece of holly for Mary Ann. If we go on like this, laughing instead of working, we shall never get done to-night. Now, haven’t I made the room look pretty? Do say that it looks pretty, father.”

“It looks very pretty, Gertrude,” he said, “so pretty that it seems a pity that these things should fade and become worthless.”

“Oh, but everyone has holly at Christmas!” said she.

And after that her father said no more, though to himself he marvelled what it was that people saw in Christmas to render extravagance not only justifiable, but, as it just then seemed to him, even desirable.

Shortly after this the family party—that is, Mr. and Mrs. Northover, and Gertrude—sat down to supper, a frugal meal of bread and cheese, and a limited quantity of table-beer. The banquet could hardly have been termed a convivial one, for all partook of it sparingly, and there was little or no conversation; yet a shrewd observer might have

detected in the face of Godfrey Northover an enjoyment in the simplicity of the repast which no extravagant outlay could have given him, and a pleasant twinkle in the bright eyes of Gertrude, which told that she was dwelling happily on some expected pleasure, even the anticipation of which was compensating for the dulness of the present time.

Directly supper was over, she kissed her father and mother, and bidding them good-night, left the room.

Left alone with his wife, Godfrey drew his chair close up to the dying fire, and occupied himself with his thoughts.

"Shall I make up the fire?" asked Mrs. Northover. "You seem cold, Godfrey."

"No, no," he said stretching out his arm to stop her. "The fire will last until we go to bed."

"Will you take anything, then?" she asked.

"Nothing," he said; and then, after a pause, "will—will you, wife?"

"Oh, no," she said with a smile, "I want nothing. I have been indoors all day. But

for you, walking home through the drenching rain as you have done, surely you must feel to want something?"

"I want nothing," he replied. "Perhaps my nature is different to other people's, for I seldom do seem to require what others do. But you, Jane: it is quite possible that you may want more than I do. In such case you would take it, would you not? You have all you want, Jane?"

He spoke as though in doubt, but her cheerful, "Oh, yes, Godfrey!" reassured him, and he went on:

"I am sure, Jane, that I have no reason to tell you that my economy—that my desire to make and save money—is all for your sake and Gertrude's. For myself, I have no use for money, but the thought that you and she might come to want is terrible to me."

"Godfrey," said his wife, "I know well that a better husband and a better father than yourself never lived, and if I sometimes feel to wish that you would spend rather more money on worldly comforts, it is because I am but a weak woman; and it is, no doubt, well for me that I have a husband who knows

better than I do what is best for us both, and for our child."

"Then you do sometimes wish that we could spend more than we do?" he asked.

"Yes—sometimes."

"On what?"

"Godfrey, you will think me foolish, I dare say, but I should like, now that Gertrude is growing up, to keep a little company. I should like to see Gertrude rather more tastefully dressed than she is, and I should like you to enjoy your life more than you do. Besides," she added with a blush, "perhaps I am vain enough to wish that I could dress rather better and spend rather more money myself."

Her husband rose from his chair, and paced uneasily and impatiently up and down the room.

"Oh, you are not angry, Godfrey?" asked she.

"No," he said, coming to her and taking her by the hand, "not angry. In a short time, my wife, all that you could wish for shall be yours; maybe in a shorter time than you dream of. And in the meantime——"

“In the meantime, Godfrey, I will be content in having everything that is really necessary for life, and happy in being bound to one whom I can trust as implicitly as I do you.”

And then, the fire having burnt out, the husband and wife went upstairs to bed.

CHAPTER II.

CHRISTMAS DAY.

THE home of Godfrey Northover was conducted on principles so strictly economical, that, though the house was small, he only reserved a portion of it for the requirements of his own family.

“One sitting room,” he said, “was enough for any family, and why people wanted more he could not imagine.”

And so the upstairs room, which, under a less severe rule, would have done duty as a drawing-room, had in conjunction with one of the best bedrooms, been portioned off and let as “apartments;” while, at the time of which we write even another bedroom had been added to the suite, and the rooms were occupied by two young medical students.

These two young gentlemen will take prominent parts in this history, and therefore deserve a little consideration.

Hammond Rockcliffe, the elder of the two, was about twenty-three years of age, a good-looking young man, and a gentleman by birth, education, and in bearing, but one who could hardly be said at any time to have done himself justice.

The fault of this lay probably more in the nature of his bringing up, and was due more to force of circumstance than to any natural defect in his own character.

The only child of indulgent parents, he had had when a boy his every wish granted, and had grown up to manhood with the idea that his future was all provided for, and that therefore he had no need to trouble himself about work of any kind. His father was a man of high family connections, but, in the matter of his marriage, had unfortunately given to all his friends great offence. He had been a clergyman in the possession of a good living, but being of an easy and pleasure-loving nature, he had allowed the best years of his life to

pass by without having saved anything from his annual income.

When his son Hammond was twenty years of age, he had died suddenly, leaving his affairs in so involved a condition that when they had paid off all creditors, and thus prevented the family name from falling into disrepute, his wealthy relations thought that they had done their duty towards the widow and her son, and having settled upon the mother a very small annual income, they told young Hammond that he must turn his attention to earning his daily bread.

To such a course Hammond had no objection, although it will be allowed that for a young man to be called suddenly from his college where he believed himself to be rich, and where he was living up to his belief, the trial was a severe one ; and had he been at once thrown upon his own resources he would probably have made a good, useful, and clever man, for his abilities were great ; but the Rockcliffes were a proud family, and though his relatives by no means put their purses at the young man's disposal, they at once intimated to him that, on account of the name

which he bore, they wished to have a voice in the selection of his career.

The head of the family at that time was his father's elder brother, Gregory Rockcliffe, the occupier of the family seat, and owner of the family acres in Staffordshire ; and Uncle Gregory at once expressed his desire that Hammond should take holy orders, in which event he promised to use his influence to obtain for him a curacy ; but Hammond, young as he was, had formed opinions of his own, and he told his uncle that it was his intention to try his luck in the world of commerce.

This of course could not be heard of, and after much angry discussion, Hammond had yielded to his mother's entreaties and counsel not to throw away the only chance of help which he had in the world ; and hence by his consenting to become a doctor, the matter had been compromised, and he had at once gone to London to commence his studies.

Unfortunately, however, he was not so successful with these studies as he might have been, and, as it must be confessed, he ought to have been. The fact of receiving monetary

help, and, as he said, of being patronised by his uncle, went sorely against the grain with him, and made him careless where he ought to have been painstaking and diligent. The result was that at the age of three and twenty, he had neither succeeded in obtaining his diploma nor in pleasing his relatives. He was, however, on the whole a steady fellow, and at St. Bartholomew's Hospital, to which he was attached, was very popular ; for though his manner was somewhat brusque, he was known to be genuine, and his kind-heartedness towards the poorer of his patients, and towards all who were suffering, was unbounded.

His means were of course very limited. His mother had died shortly after his father, and had had little or nothing to leave him, but his Uncle Gregory still professed to be his guardian and patron, and as he was well known to the doctors of St. Bartholomew's, he had afforded him certain opportunities of earning money, and so in one way or another, for luckily for himself his worldly requirements seemed to be small, he managed to rub along.

The second occupant of Godfrey Northover's rooms, and the sharer of Hammond's sitting-

room, was his cousin, the younger son of that Gregory Rockcliffe of whom I have already spoken. Percy Rockcliffe was about a year younger than Hammond, good-looking, and altogether prepossessing in his appearance and manners, but like a good many other younger sons, it was a continual source of grievance to him that he should be expected to do anything for his livelihood while his elder brother, because he would ultimately possess the family estates, was kept in idleness.

The wealth of his father, however, though great, was by no means unbounded, and in order that his name and reputation should be in another generation adequately sustained, he had made up his mind that the bulk of his property should be left to his eldest son, and so it behoved him to place in the way of his other four sons the means of making money for themselves.

It was not unfrequently, however, that the poor old gentleman bemoaned the line of action upon which he had resolved, for the education of these hopeful youths for fortune making, appeared to involve so vast an outlay of ready money, that sometimes it occurred to

him that his first-born, who was being reared in idleness, might ultimately be forced, in right down earnest, to work for his living!

The second son had been destined for the Church, but his college debts had been so prodigious that after a time he came home—that being the most economical way for him to continue his studies. The third and fourth sons had selected the army for their profession, and having purchased for them their commissions, their father had fondly hoped that they would begin to help themselves; but in this he was so grievously mistaken, that when it came to Percy's turn to be put out in the world, he offered him no choice, but told him that he was to study medicine, and that he had better make up his mind to work diligently, for that on his own ability and perseverance depended his position in the world.

Percy, however, had profited ill by the parental advice, and twice had Gregory Rockcliffe come to town in order to pay his son's debts, and so prevent his name from coming into disrepute. On the occasion of his second visit, he had besought his nephew, Hammond, to keep a watchful eye over his erring son, for

though Hammond was an obstinate young man, he had always proved himself to be both economical and straightforward, neither of which qualities seemed to have fallen to poor Percy's lot ; and so, at the house of Godfrey Northover, in Gibson Square, Islington, Hammond and Percy had taken lodgings together, and it is on the morning of the Christmas Day succeeding the Christmas Eve of which I have written that we first make their acquaintance.

The cousins were seated in their joint sitting-room ; their breakfast had just been cleared away—Hammond attired in a shabby old coat had lighted a depraved-looking black pipe, and Percy in an elaborate dressing-gown was smoking a cigar.

“ Well, I never thought I should pass a Christmas Day in such a hole as *this*,” said Percy.

“ A good job for you if you're never worse off than you are now,” said Hammond.

“ Oh, it's all very well for *you* to talk,” said Percy ; “ *you* don't want anything better, because you don't know anything better. You forget to what I've been accustomed ;

and then to be told that I wasn't to go home for Christmas, just as though I were a naughty boy !”

“That's just what they think you are,” said Hammond, producing from his pocket a letter. “See here, your good mother writes me this morning begging that I will see that her naughty boy goes to church to-day.”

“Good heavens !” said Percy angrily, “it's sickening ; she writes the same to me, and the governor writes the longest sermon of which he's capable, and says how it grieves him that the family party at Christmas should, through my shortcomings, be broken up. What could have been more unfortunate than that confounded bill coming to grief just when it did ? What's fifty pounds to the governor, I should like to know ?”

“Much about the same amount that it is to any one else, I should say,” said Hammond, puffing complacently at his pipe.

Percy rose impatiently from his seat, and walked to the window. Suddenly he turned round and cried :

“By George, Hammond, I've half a mind to follow my mother's advice, and go to

church ! There's old Northover trudging off there with that pretty daughter of his. One wouldn't much mind the sermon being long if one could sit next to her."

Hammond's brow contracted visibly as he said :

"You stay where you are, and whatever your mother may say or think to the contrary, you will be doing less mischief than if you went to church."

Percy flung himself in his seat again, and once more devoted himself to his cigar.

"I suppose old mother Northover stays at home to cook the dinner?" said he. "I shouldn't have accepted their invitation if it hadn't been for pretty little Gerty. I call it devilish impertinent of them to have asked us, don't you?"

"No," said Hammond shortly, "or I shouldn't go."

Neither Percy nor Hammond Rockliffe knew then that it was chiefly owing to "pretty little Gerty" that they had received an invitation to share the Christmas dinner of the Northovers. That poor little soul, thirsting for a little society, had begged her

mother to ask her father that the two young men, instead of eating their Christmas fare in their own room alone, should come to their (the Northovers') table; and to her husband Mrs. Northover had drawn so pathetic a description of the solitude of their lodgers that he, having made the proviso that no undue extravagances should be committed, had given his consent, and so Gertrude, in expectation of the little party, was radiantly happy.

It was on behalf of her visitors that she had taken so much pains in the decoration of their room. Alas! it is to be feared that it was on behalf of one of them that, as she sat by her father's side in church that Christmas morning, her little heart beat so rapidly.

The dinner-hour had arrived—the dinner-hour of Christmas Day. Oh, what visions of roast beef, turkeys, geese, mince-pies, and plum-puddings the naming of that hour awakens! It would be interesting to ascertain the number of fat cattle, turkeys, and geese, and the weight of suet, sugar, and currants which are consumed in England between

the hours of one and four on the 25th day of December !

This is not the place, however, in which to enter into statistics of any sort ; it is simply to be recorded that the dinner-hour had arrived, and that Percy and Hammond Rockcliffe presented themselves at the door of the Northovers' sitting-room.

Their host, attired in solemn black, rose to receive them. It had been contrary to his wish that the young men had been asked to dinner, for he could not see the necessity of it ; but the invitation having been given, Godfrey Northover was not the man to offer anything but a cordial welcome. Any frigidity in his manner, however—and he never could be anything but stiff and awkward in his deportment—was fully made up for by his daughter's winning ways and pretty graces.

So, at least, both of the young men appeared to think, and from Percy's face the cloud of discontent at once passed away, and he did his utmost to make himself agreeable, a task in which it is but just of him to say he succeeded admirably well.

Mrs. Northover made her appearance with

the dinner, and it may be recorded that the success of the entertainment was even greater than anything for which that good lady had hoped.

It is true that the meal was a simple one, but that fact considerably enhanced the enjoyment of Godfrey Northover, and as he found in Hammond Rockcliffe a patient and intelligent listener, he launched more into conversation than for a very long time he had been known to do, while Mrs. Northover and Gertrude were, by Percy's anecdotes and bright conversation, kept in a continual state of merriment ; so that to any casual observer it would have appeared that a thoroughly happy and convivial party was there assembled. If a cloud ever rested on the face of any one of them, it was on that of Hammond, who now and then, as he glanced at Percy and at Gertrude's eager face as she listened to him, pursed his lips together and moved impatiently in his chair.

But all his relatives had long ago decided that Hammond had a discontented and disagreeable nature, and so generally contrived to be displeased at everything.

Dinner over, Mrs. Northover produced from a cupboard oranges and nuts, and—this not without some little trepidation—a bottle of wine.

With the Northovers wine was a thing almost altogether unknown, and this bottle had not been purchased without much consultation and discussion between the two women ; indeed, but for Gertrude, it would never have been bought at all. But, dutiful to her husband as Mrs. Northover always was, she could not invariably find it in her heart to deny her daughter, and she, feeling sure that the Rockliffes were used to wine, and would expect it, it had been bought.

When he witnessed this innovation, concerning which before his guests he could, of course, say nothing, poor Godfrey looked very grave ; but being determined to be true to himself, he declined to take any of it, seeing which, Mrs. Northover and Gertrude also declined. The two young men each took a glassful, but the vintage proved so distasteful to them that even these were not finished, and so the poor lady might have been spared her surreptitious purchase, as well as the

ultimate remonstrance administered to her by her husband. In his eyes, however, when he found that they did not care to drink, the Rockcliffes' rose immensely, for to him wine was wine, and he had no idea of one class being more palatable than another, and so the conversation went on as pleasantly as before.

Thus the afternoon wore away, and the short winter's day drew to a close. Mrs. Northover, tired by her exertions of the morning, dozed in her chair on one side of the fire, and on the other sat Godfrey, entertaining Hammond with his views on free trade and other matters full of interest to him; and no one but Hammond saw that Percy, as he sat softly talking to Gertrude, had availed himself of the growing darkness to take her little hand in his and so stroke and fondle it. The knowledge of this was growing so curiously distressing to him that he could not take his eyes off them, and failing to catch his cousin's, he was growing restless to a degree, when there came a sudden ring at the street-door.

The interruption came as a relief to Hammond, but by the others it was by no means

welcomed, and none the more so when the servant announced that the visitors were Mr. Anthony Northover and his son.

It was not often that the brothers visited each other, and it was wonderful to Godfrey that the other should care to come after what had taken place on the previous night ; but Anthony had a buoyant and forgiving nature, and as he would often say with a laugh, "didn't bear an ill-will towards any man, not even when he owed them money."

"Well, Godfrey," said he, "having had a jolly good dinner, me and young Fred thought that for once in a way we would come and see how you were getting on, so out we came by the 'bus as far as it would bring us, and by Shanks's pony as far as it wouldn't. You've got friends, I see. We shall be glad to know 'em, Godfrey."

Anthony and "young Fred," who was an awkward youth of eighteen, having been presented to the Rockcliffes, the former went on :

"It's Christmas time, brother, and I'm glad to see you so comfortable. I see there's wine on the table, and such being the case, me and

young Fred will be happy to drink to all the very best compliments of the season."

And so the only bottle of wine which had been on Godfrey Northover's table during the whole year was consumed by the brother, who but the day before had borrowed money of him. No wonder that he felt somewhat exasperated.

But Anthony, as equally unconscious that his brother was not well pleased with him as he was that the wine was not of the very best quality—for all was fish that came to his net—sat placidly by, filling his own and "young Fred's" glass, and prattling on. If Godfrey had come to his house—and he could have got credit for it—he would have given him any amount of wine, and he therefore felt sure that his brother would wish him to make himself thoroughly at home.

"And now, brother," said Anthony, "we come to the chief object of this visit. On New Year's Eve we're going at our house to give a bit of a dancing party. Well, this having been settled among us, my wife says to me, 'Now there's your brother Godfrey's daughter growing up to be a young woman, and it'll be

only the civil thing to ask her to come.' 'Certainly,' I said; 'and no one will be more welcome at my house than a daughter of my brother Godfrey's.' 'Then,' said my wife, 'do you and young Fred just step across to Islington this afternoon, and pass the invitation.' 'Certainly,' I said, and so here we are, and in that invitation I have now the honour to include these two gentlemen who I have just had the pleasure of being introduced to. Gentlemen, I drink your good healths. Fred, my boy, drink to the gentlemen."

Godfrey was just beginning to make answer, when Percy broke in :

"Many thanks, Mr. Northover, for your very kind invitation. I have the greatest pleasure in accepting it, and look forward to an introduction to Mrs. Northover and your family."

"Well said, young gentleman," cried Anthony; "this is the very thing, for you will be able to escort young miss there."

"Indeed, I shall be only too happy," said Percy.

"Anthony," said Godfrey Northover, "you know my views concerning dances."

"Oh, papa," interrupted Gertrude, "*do* let me go. It is the only chance of a party which I shall have this Christmas. Mamma, dear, *do* persuade papa to let me go."

"He will, I am sure, dear," said Mrs. Northover.

"You will not refuse, sir?" said Percy.

"The distance is great," objected Godfrey; "and concerning dancing, I hold my own views."

"I do not know how great the distance may be," said Percy, "but if you will intrust Miss Northover to my care, I will undertake that she both goes and returns in safety."

"And so will I," said Hammond, speaking so suddenly that every one started.

"You go, too, then?" said Godfrey, turning to him.

"Certainly," said Hammond. "I, like my cousin, find the invitation an irresistible one."

"Well, well," said Godfrey, after a few moments' consideration, during which time he had looked earnestly at his daughter's anxious face. "Gertrude shall go if she wishes it."

"Spoken like a man," said Anthony.

And after a little general conversation, and the bottle of wine being finished, that worthy gentleman and his son took their respective leaves, and returned to the Mile End Road, where they said there would be "no end of a night of it."

Shortly afterwards the Rockcliffes also said good-bye to their host and betook themselves to their own room, where they were soon busy with their pipes.

"I say," said Percy, "this will be a novel experience, eh—this East-end hop? But what an old idiot you were to say you would come too. I should have got on splendidly with little Gerty all to myself. What on earth was your object in saying *you* would go?"

"What was yours?" asked Hammond.

"Oh, I think it will be a grand thing to see how this class of people conduct themselves in their own homes," said Percy, "and also—this between ourselves—I am quite fascinated with pretty Miss Gerty. I anticipate no end of fun from the entertainment."

"And so do I," said Hammond.

And thus Christmas Day came to an end.

CHAPTER III.

NEW YEAR'S EVE.

THE home of Anthony Northover was, as has already been stated, situated in the Mile End Road—not very far from Bow Church. It was an unostentatious house, forming one of a generally unostentatious row, with small gardens at the back and smaller gardens in the front. The neighbourhood was not an aristocratic one, nor could it be altogether deemed a desirable one, neither was the house conspicuous either for the elegance of its architecture or for the value of its appointments and belongings, and yet notwithstanding its shabbiness there appertained to it the same air of “jollity-in-spite-of-difficulties,” which was the chief characteristic of its present occupant.

Great preparations had been made in this domicile for the "bit of a dancing party" to which Anthony had invited his niece Gertrude and the two Rockcliffes.

Anything of the nature of a social and convivial party was a thing after Anthony's own heart, and having obtained leave to absent himself from the office, and having borrowed a little more money of his brother, he had taken off his coat and set to work with a will, intent upon the beautifying of his home; and when the hour arrived at which the guests were expected, it was quite gorgeous with evergreens and cunningly contrived paper-flowers. Anthony was blessed with a numerous family. His first-born was a daughter—Georgina—a handsome girl of twenty, who had already pledged herself to become the wife of one Mr. Samuel Weskut, a traveller in the jewellery trade; his second was "young Fred," to whom the reader has already been introduced, and after him came a whole troop of boys and girls, varied half-way down the list by a fine pair of twins, until they stopped at the youngest, a chubby child of five.

Mrs. Northover, of whom, if it be only as

the mother of so fine a family, it is due that some mention should be made, was a fitting mate for her husband : like him she was good-tempered and easy-going, wondering why the generality of people seemed to make themselves so unnecessarily anxious and unhappy, and marvelling greatly and growing proportionately indignant whenever any individual, either a creditor or otherwise, ventured to interfere with the harmless bliss which she and her husband were disposed to enjoy.

That troubles should fall to the lot of this worthy couple was a matter of course, but taking into consideration their limited means, and their undoubted propensity for expenditure, they were, on the whole, much fewer than might be imagined ; for if a man makes up his mind "not to worry himself over trifles," which to a man of Anthony Northover's disposition means simply, that so long as he himself is left in peace, he cares not whether his creditors be paid or unpaid, it is really wonderful how much with a "limited income," and a not too active conscience, may, with a little discretion, be achieved.

The night of this New Year's Eve party

was to be one of thorough enjoyment and jollity. Ostensibly the entertainment was given on behalf of the "young people," but I doubt if any looked forward to it with half the real zest of Mr. and Mrs. Northover themselves. The younger children were committed to the care of an obliging neighbour; an ample stock of provisions, both solid and liquid, had been laid in, and Anthony, to use his own words, was prepared to "go the whole hog." The guests were numerous—for the small rooms far too numerous; but all had come to enjoy themselves, and not as either a matter of form or of duty, in which spirit so many invitations, in more elevated circles, are given and accepted; and so enjoy themselves they undoubtedly did.

The most brilliant and conspicuous among them all was Mr. Samuel Weskut, the betrothed of Georgina Northover, a short, dark gentleman, and of whom it might not unjustly be said that he had a head of pomatum rather than a head of hair, as well as a moustache of wax and cosmetic.

It was holiday-time with him, and he was making the most of it, and very proud of him

did Georgina and the family generally appear to be, and no wonder was it, for the jewellery which he wore represented in itself a small fortune.

It is true that not a few of the other guests, being inspired with jealousy rather than awe, and referring to Mr. Weskut's calling, surmised that he was wearing and airing his "samples;" but though that might be the case, all agreed that he was a most agreeable and affable young gentleman, and that his taste in dress contrasted most favourably with that of the two strange gentlemen, of whom their host made so much, and who hadn't as much as even a frill to their shirts, and who certainly had nothing to relieve the severe simplicity of their black evening dress. The youngest of these certainly seemed inclined to make himself agreeable; but in one quarter, it must be said, all his attentions were lavished, while as for the eldest he was little better than a bear, and seemed evidently to consider himself above his company.

This was Hammond Rockcliffe, who, if he had really anticipated enjoyment when he accepted the invitation, seemed, as he stood

in a doorway moodily watching the dancers, and keeping a very close eye upon one couple in particular, to experience anything else than that. But if concerning the Rockcliffes the opinions expressed were not altogether favourable, concerning Gertrude there was but one, and that was of universal and of unfeigned admiration.

Dressed in a simple white frock, with the flush on her beautiful and bright young face of the excitement and enjoyment occasioned by her first "party," she was indeed something to look at and admire.

So evidently thought all the young men, and the younger Rockcliffe, whose attentions to her were in the highest degree "marked," became even less and less popular than the taciturn Hammond ; while the dazzling Westkut, notwithstanding his vows to Georgina, was thinking regretfully of a certain set of shirt-studs which he had not that evening donned, and with which he had never hitherto failed to win the attention, if not to captivate the heart, of any lady who, for the time being, had been the object of his admiration.

But at present, time can no more be given

for the consideration of Mr. Weskut's state of mind than for the minute description of the events and little triumphs of Gertrude's first dance, except in so far as they have a direct bearing upon this story. All there appeared to enjoy themselves, and the supper, which was served at eleven o'clock, was both magnificent and successful. At twelve o'clock hot punch was placed upon the table, and to the clinking of glasses and a chorus of happy voices, the new year in noble style was ushered in; and then, with unabated vigour, the dancing was resumed.

It was difficult at this time to catch either the eye or the attention of the jolly-looking Anthony, who was bustling from one guest to another, cracking his jokes, and, with some half-dozen partners, taking short turns in the dance, and it was not until Hammond was growing quite weary of trying to do so that he at length succeeded.

"Mr. Northover," he then said, "I promised your brother that his daughter should be home by a certain hour; it seems rude of me, I know, to ask you to allow me, before your party breaks up, to take her away, but

understanding the circumstances, you will, I am sure, excuse me."

Anthony burst into a hearty laugh.

"Why you use the very same words that the other young spark did! She's been gone this half hour—with him!"

This was indeed true. Hammond had certainly not noticed either Percy or Gertrude among the dancers, but imagined of course that they were in the next room. He now understood the trick which Percy had played upon him, and to conceal his anger he had enough to do.

Several of the guests had unfortunately overheard both his words and their host's answer, and so the laughter became general.

"Well, this is about the best bit I've heard for a long time!" laughed Anthony. "He's been too sharp for you, sir, and given you the slip."

"He's in the right of it too," chimed in Mr. Weskut. "Two's company and three's none, and those who can't see it, ought to be taught it!"

A murmur of approbation, in which the ladies' voices were prominently heard, followed this speech.

Hammond, having in his own mind hastily revolved the expediency of knocking Mr. Weskut down, and having determined that it was wisest to resist that very strong temptation, bade his host an abrupt farewell, and amidst continual laughter, and many more jokes, left the house.

He called a cab, and ordered the man to drive him to Islington in a frame of mind which is best described in three words—he loved Gertrude.

Yes; that was poor Hammond's condition. Until lately he had been content to love her silently, and without any thought of anything ever coming of his love, for he had told himself that he, who could barely keep himself, must not even dream of marriage; and, without some prospect of making her his wife, he was far too honourable to speak to her one word of love. But it had been a happiness to him to be near her, and to feel that some day an opportunity might be afforded to him of rendering her some little service; but now Percy's attentions to her had raised within him a storm of jealousy, and, in suffering for the first time from that dreadful form of torture, he also

realised how much to him, and how dear, Gertrude really was.

He got out of his cab at the far-famed Angel of Islington, and walked to Gibson Square. He was approaching the house, and had his latch-key in his hand, ready to open the door, when he was aware of two figures standing directly before it.

They were his cousin Percy and Gertrude. At that time of night the square was perfectly empty, and they evidently had not heard his footsteps, for he had his arm around her, and her little hands were placed upon his shoulders as she looked up into his face.

Hammond stepped hastily back into the shadow of a doorway, and was the unwilling overhearer of the following words.

"Oh, Percy," said Gertrude, "I do feel so happy to know that you really, really love me!"

"My darling!" said Percy, as he kissed her.

"And for your sake, Percy, I will do as you ask, and tell no one until I have your leave to do so."

"Only meet me when and as often as you can, that I may kiss and love you," said Percy.

“Ah, Percy,” she said, “I shall be as anxious for that as you are.”

And then he opened the door with his latch-key, and they together passed into the house.

It was some hours later when Hammond came into his bedroom, and drawing back the curtain from the window, looked out at the first gleams of the light of a New Year's Day.

CHAPTER IV.

ANOTHER HOLIDAY.

IF this history were written in dramatic form, with the conclusion of the foregoing chapter the first act of it would have ended. At that juncture the curtain would have been allowed to fall, and, as is nowadays the custom, that act would have been called the "prologue."

That portion of the story which is already written may well be said to act as prologue to that which is to follow; the events of those few days, and their influence upon some of its principal characters, being mainly instrumental in forming the history wherewith it is hoped the reader may be interested. The story is recommenced when the new year, with the birth of which the last chapter came to a close, had grown to be eight months old, and when

the hot August sun was driving the inhabitants of London to the country and to the sea-coast as fast as the over-crowded trains could carry them.

Every one who could afford the time and the money was going out of town, and all were in such a hurry to do so that apparently they had no leisure to bestow pity upon those who were unable to afford either, though it may be that the heart of many a jolly-looking paterfamilias, as he journeyed seaward with his family, ached for a moment as he thought of the dusty and the fagged City clerks, whom yesterday he had seen, first gazing wistfully at advertisements of country and sea-side excursions, and then at the blue sky which even the smoke of London could not altogether conceal.

But on the day of which I am about to write, a stranger being suddenly set down within the precincts of the City of London would have thought that at last even the patient clerks had given the thing up in despair, and had entered into a general conspiracy for holiday-making upon the self-same day that their employers had decided on the

self-same course, for every office, bank, and shop was closed, and hardly a footstep was to be heard in the usually crowded streets. In their solitude those familiar streets and buildings looked so strange, and the silence where one is accustomed to so much noise and bustle was something so appalling, that the sight would have been a melancholy, nay, even a terrible one, did not every one know and rejoice in the fact, that the day was one of those great modern institutions—"a Bank Holiday."

It would be a curious thing to collect together the people who stay in the city on a bank holiday—more especially on a summer bank holiday. A small space would I imagine hold the lot, and not a few of them would be bed-ridden; for what active man or woman would willingly stay in the city when there is no active city work to be done? Some of course as a matter of necessity stay there, and some from force of habit; but very few it is to be supposed on such days, and with the view of taking their pleasure, wend their way citywards. If a committee of such men were called it is very much to be doubted

if sufficient could be got together to form a quorum.

One of such, however, was Godfrey Northover, who had from the first looked upon the introduction of regular "Bank Holidays" as one of the many positive signs that England had had her day and was "going to the dogs."

Alas ! how many men think with him, and regard each step which we make forward as one which must lead us to destruction ! For my part I rejoice to think that good Old England is—thanks to the great men and minds to whom she has given birth—in a state of daily progress ; and those timorous souls who begin to imagine, and who say that she has had her day, simply think and say so because other great countries are going forward too, and because some of them, perhaps, bid fair to outstrip us in the race. But even if this be so, every right-minded man I imagine must hold that the competition is good and healthy for us : while every Englishman should gird up his loins and resolve that he will do his little part towards keeping his country first in the list of those who are pressing on.

So long as she progresses England will never go to the wall. When she stands still other countries will pass her, and she will have to take the consequences of her own inactivity.

But to Godfrey Northover, as he wended his way to America Square, the sight of the empty streets was a significant one, and it grieved him to think of the thousands and thousands of souls who that day were bent on frivolous enjoyment, and who were squandering in unnecessary luxuries hard-earned money. Every holiday-maker whom he met emerging from the city in Sunday suit and with merry face was regarded by him with both pity and contempt, and he thought so much of them and of their folly that for the time being the memory of his home passed from his mind.

And yet for the last few days Godfrey Northover had been more troubled about his home than he ever before remembered to have been, for there lay his wife dangerously ill. As a rule his home occupied his thoughts but little, for his mind and his heart were in his office and at his work, and he had had

little or no home-trouble to keep it in disagreeable prominence before him. He had been essentially the master of his own house, and knew well that things would be done there in his absence exactly as in his presence. He knew also that there no extravagance could be practised, for he only gave his wife sufficient money for her housekeeping expenses, and even had she had more, he knew that she would do nothing knowingly against his wishes. He had but one child, and she was everything for which a father could wish. Thus, though his home could hardly, in the ordinary acceptation of the term, be called a happy one (indeed he did not require what most people would deem happiness), it had about it at least the enviable characteristic that it caused him no anxiety or unpleasant thought, and that there was for him at all events no skeleton in a cupboard.

He himself held the opinion that people who had home-troubles made them for themselves, and that if the world at large would only do as he did, namely, be the masters of their homes and live within their incomes, such things could not exist. In some measure

he was probably right, but in making out his standard of domestic bliss he had omitted altogether to calculate the chance of sickness or death which hitherto had visited neither him nor his, and which comes to all of us in our turn as a trouble for which there is no earthly remedy.

But now his wife lay sorely ill and Godfrey Northover's stern heart was troubled: and well it might be—for she had ever been to him the most patient, unselfish, and enduring of helpmates.

Never very strong, Mrs. Northover had lately felt her strength fail her greatly, and without complaining she had gradually sunk into a state of weakness and illness which seemed to be daily on the increase. For some time she had acknowledged this to herself, but she had never told her husband how much she suffered, or how weak she was, and though he of course noticed the change in her, he had thought lightly of it; or if ever he saw her looking weary over her household work, had perhaps smiled to himself when he reflected upon his determination that this should be her last

year of drudgery, and that in a few months all that money could secure for her should be hers.

Poor soul ! it was indeed ordained that she should rest from her labours, but not as her husband had planned and arranged. Man had proposed, but it was God who had disposed.

One day the poor uncomplaining lady had felt herself wholly unable to rise from her bed, and then, for the first time, a doctor had been called in.

This doctor was a neighbour, and one, who, together with a few others, who formed a circle of friends, was wont to sneer at Northover's penury and unsociable habits.

"You should have sent for me long ago," he said ; "I can do little now. The best thing you can do is to provide for her plenty of nourishing food and good wine. I conclude you can get these ?"

"I can always provide whatever is necessary for my wife," said Northover hotly, for he understood the allusion to his economical mode of life. "She always has had what is necessary, and always will have."

“I’m glad to hear it,” said the doctor; “I can’t say, however, that her appearance does justice to her living.”

And so he went away, and being accounted among his own friends a great humorist, he made out of this interview quite a little joking capital, and indeed was so successful in telling how “Northover had starved his wife,” that one or two of his admirers strongly recommended him to make it the subject of a comic song, with “spoken” in it; for this doctor, it must be said, was rather noted for compositions of that class.

But Northover was greatly incensed.

“Jane,” he said to his wife, as he stood by her bedside, “have you not since you have been my wife always had everything that you have required, or do you make it the subject of gossip with your neighbours that I deny you the necessaries of life?”

“Oh, Godfrey,” said the sick woman, “what a question! You know that I have all that I want, and always have had. Do me more justice than to think that I have ever complained of you, my husband. Do not send for the doctor again. I do not require him.

Gerty was so anxious, poor girl, or I should never have thought of him."

"It is as you will," replied her husband. "God knows I grudge you nothing, Jane ; but surely you, and not Gertrude, are the best judge of whether you require a doctor or not."

"I require nothing," she answered, faintly, and pressing his hand.

And satisfied with this assurance, Northover went about his work as usual and became accustomed to not finding his wife down to receive him when he returned home in the evening. He would go up to her room and see her, and then come downstairs and, sitting by himself, would think how next year he would take her away for a change, and how happy in the enjoyment of the money which he had earned for them, she and Gertrude would be.

But Gertrude was sadly anxious concerning her mother, and, failing to arouse her father, who indeed always treated her as a young child, went in her trouble to Hammond Rockcliffe, who was at present the sole occupant of the upstairs sitting-room, Percy having

now for some months left London, and told him of her fears.

Now Hammond Rockcliffe had sufficiently qualified himself to practise as a physician to know at once when he saw Mrs. Northover, that that poor lady was beyond the help of medical skill ; and from a strange, sad look which she gave him, he divined that she knew it also.

“I have brought you a new doctor, mamma,” said Gertrude, affecting to smile, “and I hope that if ever I am ill, I shall have as kind a one as I know he is.”

“I hope so, too,” said Mrs. Northover. “Now leave me alone with the doctor, Gerty, and when he comes to you, he shall tell you how much better I am than my nervous little nurse thinks.”

When Gertrude had left the room, the poor patient turned to Hammond, and said—

“You have no need to tell me, Mr. Rockcliffe, that you can do nothing for me. I am dying, and I know it, and I pray God that I may be made willing to go to Him, as, but for my darling child, I am, as He knows, quite willing. My dear husband will grieve for me,

but he is much occupied in business, and will learn to grow content in remembering that he was always—oh, and he always has been—a good husband to me. But, Mr. Rockcliffe, it is hard to leave my Gertrude, and the thought of the poor child's grief, when I am gone, hurts me more than all the pain I ever suffer. Mr. Rockcliffe, you have a kind heart; in a thousand ways, and at all times, you have shown it to us all. Oh, promise me that you will do what you can to comfort my child when I am dead!"

"Mrs. Northover," said Hammond, with a trembling voice, "God knows that I would do anything in my power for you and yours. But you must let me speak with your husband; it is not right that he should any longer remain insensible——"

She gently interrupted him.

"No, no," she said; "it is better not, better not. Why cause him needless pain? He is happy at his business, and why should I call him thence to sit by my bedside and to watch my sufferings, and to bear with my fretfulness during the time which I may still have to linger here? I know my dear husband well,

and how he would grieve for me ; and besides where he can do nothing why should he suffer ? You must promise me not to speak to him, and, oh, promise me you will do what you can to comfort and to be a friend to him and to my darling Gertrude."

Hammond was immensely touched by the dying mother's words.

"I swear to you," he said, sinking on his knees by the bedside, "that as I believe you will be watching me from another world, I will do all that I can all through my life, to befriend and to serve that dear girl whom you and I love."

And so Gertrude's mother learnt poor Hammond's secret.

From that day he became a constant visitor to her bedchamber, and waited upon her almost as assiduously as Gertrude herself. The two were thus brought constantly together, and as Gertrude could not fail to show her gratitude for, and her appreciation of, the numberless little acts of kindness which he did for her mother, it is not to be wondered at if Hammond began to hope that there might be greater happiness in store for him

than as yet he had taught himself to believe possible.

At length, one morning—the morning of the Bank Holiday, with the mention of which this chapter commenced—the invalid, for the first time, begged her husband to stay with her instead of going as usual to the office.

“Stay with me awhile, Godfrey,” she said ; “I feel as though I could not part with you this morning.”

On any other morning it is probable that he would have complied with her request, but this general holiday was a day on which he was even more than usually anxious to be at his office at work. The introduction of the holiday had appeared to him to be the most iniquitous thing on the face of the earth, and because he could only find very few to agree with him, it was all the more hateful to him.

His brother, his clerks, and his warehousemen had one and all claimed the privilege of the movement, and so on that day would absent themselves from business. It especially behoved him therefore to enter his protest against it, by going there and working by himself.

"I cannot stay with you to-day, Jane," he said, "but to-night I will come and sit with you."

"Oh, no, no, no!" she cried, with more vehemence than she had used for years. "Stay now, stay now! I can talk to you now, Godfrey; perhaps to-night I shall not be able to."

"These are idle fancies, Jane," he said; "you must allow me to be the best judge of what is best for both of us."

And so, as usual, he went to his office. Since the day of their marriage it had ever been thus between them. He had always decided for them both. He had sworn to love and cherish her, and she to obey him, and it was equally right that each should keep their vow.

But still as he sat at his desk there alone, with an unusual and a startling vividness, the memory of her parting words came up before him again and again; more than once he paused for a moment and thought that he would go home and sit with her for a time; but the force of habit and his indignation at the general holiday, just as often asserted

themselves, and he fell to his writing again. At the same time, however, he was not himself that day, and when his usual dinner-hour came, he could hardly touch his frugal meal.

“ Ah, well, well,” he said to himself, “ poor Jane shall in a few months take her fill of pleasure. The year draws to a close, and with the new one we commence a new life. God grant it may be for her happiness. I will perhaps drop a hint of it to-night and so cheer her, for like all women, she loves to think of pleasure.”

And so the hot day wore on into the hotter afternoon, and the City was even more desolate and empty than before. Hardly a soul was to be seen in the scorching streets—the policemen having them pretty much to themselves.

To not a few of these it was a relief to the monotony of the tiring day, rendered doubly irksome as it was by the intense heat and the unfamiliar silence of the City, to see the figure of a young and beautiful girl run swiftly along the empty streets. Her bonnet was half off her head, and her black hair was loosened by the haste with which she came ; but her mind

seemed too full to heed this, and she hurried on as quickly as she could.

It was Gertrude—and indeed her poor mind was very full—full of trouble, to which, notwithstanding her monotonous and joyless life, she had until lately been a stranger.

Gertrude's life had hardly known joy or excitement until that New Year's Eve when Percy Rockcliffe had told her that he loved her, and on the New Year's Day which followed it she had recognised her first trouble.

The little story of her love is soon told. Percy had said that he loved her, and with all the warmth of her young heart she had returned his affection. To Gertrude to love was to be "engaged," and to be engaged was to let all the world know the happy course which events had taken; but Percy saw matters from a different point of view, and had begged her, for his sake, to keep the thing a secret—at all events, for a time.

This had troubled her greatly, for it was the first time that she had concealed anything from her mother, but Percy's will was at that time all powerful with her, and so she had consented; and indeed it was very sweet to

her to meet him, from time to time, and to go with him for long and happy walks; to squeeze his hand when they met in the house; to look at him when others were by, and to think what they two knew, which to the rest of the world, was a secret; and sometimes—alas, poor Gertrude!—to steal out of her bedroom when she heard him pass her door at night, and give him one loving kiss before she knelt by her bedside to pray for him, and then lay down to sleep and dream of him. For some months this went on, and what would have been the end of it God knows, when it so chanced that a relative of Percy's died and left him no inconsiderable sum—an amount which rendered the idea of his working for his living unnecessary; and so his studies in London came to a sudden close, and his parents generously forgiving him all his shortcomings, bade him welcome home.

And from home, in answer to a loving letter which he received from Gertrude, in which she gently chided him for being too long silent, he wrote her a heartless reply, in which he told her that his prospects were altered, that a great future was before him, which an

engagement to marry would altogether mar, and that he relied upon her love for him to forget what had passed between them, as he had been led away by the thoughtless generosity of a young man, and had never seriously thought of what the consequences to him of such an engagement would be.

It was altogether a pitiful letter, and yet Percy, in talking of the matter to his friends, which, God forgive him, he had the assurance to do, took credit to himself in that "he had had the pluck to tear himself away from the little girl,"—for so he was pleased to term poor Gertrude; and his friends told him that he was a good fellow, and were afraid that they might under the circumstances have acted differently. And one friend suggested that, as Percy had done with her, he might write him a letter of introduction, so that he might follow up his conquest, which sally elicited much laughter, for this gentleman was celebrated as a choice spirit.

Yes, it was a pitiful letter, and the saddest part of it was, that poor Gertrude believed in it; and many a weary night her pillow was wet with her tears, as in the agony of her

trouble she prayed God to make her love Percy so well that, in hearing of him as a great man, she might rejoice and be content ; and then she would ask forgiveness for being so weak and selfish as to wish him, as she feared she did, to lay aside his bright prospects and marry her.

But Gertrude had a brave little heart of her own, and though she gave way sadly when she was alone in her room, and there was no one by to see her, she put on so brave a face before her father and mother that they never suspected her trouble, and when her mother fell ill she forgot a portion of it in being to her the most devoted, loving, and attentive of nurses.

And now—if, indeed, the reader has not already guessed it—it must be seen why it was that she was hurrying so quickly along the empty streets on that hot August afternoon.

She made her way straight to her father's offices in America Square, and going quickly up the stairs stood outside the door of his room. Inside she could hear the sound of his busy pen as he plied it, outside she could

almost hear the wild beating of her own heart.

She opened the door and stood before him.

“Gertrude !” he cried, starting up from his desk, “What is the matter? Are you ill, child ?”

“No, no, father,” she faltered, “I am not ill—but—but mother—”

“What of her ?”

“Oh, father, I am afraid she is very ill indeed. Mr. Rockcliffe told me to come and fetch you to her as quickly as I could.”

“And how did you come, Gertrude ?”

“I walked—and—and ran.”

“Why did you not take a cab ?”

“We had no money in the house, father, and—and I know you do not like cabs—and so I walked.”

“At such a time as this, Gertrude ?” said her father, almost angrily ; but as he hurried down the stairs her words seemed as a reproach to him, he knew not why, and sunk heavily to his heart.

“Was your mother *very* ill when you left ?” he asked, as they drove quickly homewards.

“Indeed, father, I am afraid so.”

“Who did you leave with her?”

“Mr. Rockcliffe.”

And then neither spoke again until they reached home.

The door was opened to them by Hammond Rockcliffe.

“How is mamma now?” asked Gertrude. “I will go to her at once, and tell her that papa has come.”

“No,” said Hammond softly, stopping her, “let your father come up alone first. I will go with him.”

“Mr. Northover,” he said, as soon as they were alone together upstairs, “I am afraid that you have never realised how ill your wife has been.”

“Perhaps not—perhaps not,” said Northover, in a strange and faltering voice, very different to the firm and decided tones in which he usually spoke. “Indeed, sir, I fear not.”

“It would have been better if you had done so,” said Rockcliffe, “for you would have been better prepared for the result of such an illness. Mr. Northover, I hardly know how to tell you what I have to tell; you are a

strong man, however, and will, I am sure, bear it well, your wife——”

“Is dying?” gasped Northover. “Oh, my God! do not tell me she is dying! What shall I do—what shall I do? Tell me the names of the best, the most expensive physicians, that I may send for them.”

“Alas, no physician can help her, Mr. Northover. Your wife is dead!”

The sudden shock of this unexpected grief was too much for the stern man of business. He gazed wildly round him for a moment, and then fell on the ground in a swoon.

CHAPTER V.

A PREMATURE PROPOSAL.

BEFORE Godfrey Northover showed signs of rallying from the violent fever which ensued upon the sudden shock which his system had undergone when he had been so suddenly told of the death of his wife, she, poor thing, had been for some weeks in her grave.

For days and days he had been delirious, calling madly for his wife and accusing himself of having caused her death, during which time his life had been altogether despaired of; and when after a time the violence of his disease had abated, he sank into a condition so low and despondent, that the doctors still shook their heads, and, indeed, seemed to consider this, in some measure, the more dangerous phase of the two. For the un-

happy man refused all comfort, and seemed to be wholly unable to make any effort to rouse himself. During his delirium he had suffered an agony of torment, as the picture of his dead wife, of how for his sake she had ever denied herself, and of how she could now never enjoy the money which he had made for her, flitted across his disordered brain ; but even this agony was as nothing compared with the slow torture which ensued, when, with returning consciousness, he lay upon his bed, and every moment called to mind some little act of deprivation on her part ; some little matter in which he had stinted her ; times when he had rebuked her for striving to be what he called extravagant ; little luxuries and pleasures which, when asked for, he had denied her ; and thousands of trifles connected with their married life, which, though little thought of during her existence, now seemed to come to him as reproaches from her grave. Oh, of what use to him now was all the wealth which he had earned so hardly, now that he could not share it with her whom he had loved, and who had always been so obedient to his stern will ? How she must

have hated and despised him, and rued the day on which she had joined her lot with his ; and yet, as he looked back on the past, few as were the days on which he could remember to have said a loving word to her, those were still fewer on which he could remember a word of reproach to have passed her lips. And yet he had really loved her, and had meant to be good to her ! But his life had been one great mistake, and now, alas, it was too late to make that other life, not his own, which had depended so absolutely on him, a happy one.

And so Godfrey Northover writhed on his bed in an agony of remorse, and, growing daily weaker, seemed indeed very like to die.

During this time Hammond Rockcliffe was his constant attendant and friend. He did not trust entirely to his own medical skill in the case, but we doubt if ever a patient owed more to doctor than Northover owed to him. Night after night he sat up with him, giving him his draughts, and doing all that he could to soothe and to help him, and proving himself to be the most gentle, and the most patient of nurses, qualities which should have

gone a long way towards making him a skilful and successful physician.

At this time, too, Hammond had another task, which was to comfort and befriend poor Gertrude, who, well nigh heartbroken at the death of her mother, and wholly friendless as she was, seemed, in consequence of her father's prostration, to have no one to whom to turn for sympathy and consolation.

It is true that a noisy deputation of would-be condolers came over from her uncle Anthony's, and offered either to take her home with them, or to come and stay with her; but their sympathy, though perhaps genuine, was of a loud and inquisitive order, from which the poor girl shrunk, simply expressing her wish and determination to stay alone with her father.

These were her only friends, and, but for Hammond, she would have been alone indeed.

It was but natural that the two should be thrown much together, for Gertrude nursed her father throughout the day, surrendering her charge to Hammond at night, and it was perhaps even more natural that she should

feel herself greatly drawn towards one who showed for her so much generous sympathy, so much manly pity, and who seemed to read her heart so well.

As for Hammond, if it had not been that he most truly pitied her, and that in so doing he felt a portion of her sorrow, the time would have been to him one of elysium; for, as has been said, he loved Gertrude dearly, and as, owing to circumstances, they became more and more intimate, that love increased ten-fold, and though he had long ago made up his mind that it was a thing which must be conquered and "lived down," he, being but human, could not resist the temptation of holding sweet intercourse with her, and so, without even knowing it, behaved towards her very much as a lover would do.

When Godfrey Northover's fever had so far abated that there was no immediate apprehension of danger concerning him, Hammond would persuade Gertrude to go out for a walk with him, being really fearful that, through long and anxious watching, the strength of the young girl might fail, and these walks becoming after a time almost daily

institutions, it is not to be wondered at that she confided to him all her troubles, and began to regard him as the best, if not the only friend she ever had in the world.

It was during one of these walks that she said to him :

“Mr. Rockcliffe, have you ever thought what will become of me, supposing papa were to die?”

“I have often,” he answered; “but you know we now hope that no such thing is likely to happen.”

“You say that to give me hope, Mr. Rockcliffe,” she answered; “but I heard you and the other doctor say this morning that it was likely that he might die from exhaustion.”

“How did you hear that?”

“I overheard you. I could not help it, indeed I could not; and I know that it is possible that poor papa may die. You think it strange, perhaps, that I can speak to you so calmly about it, but somehow I feel as though, after mamma’s death, nothing could ever be a great trouble to me again. She was everything to me. Papa has always been good to

me, but, oh, he was never what she was ! What do you think will become of me if he dies, Mr. Rockcliffe ?”

“Supposing that he did,” said Hammond, “and though we all hope he will not, still, as all must die some day, it is wiser to keep the possibility of such a thing before us—supposing that he did, I hope that he would leave you sufficient money to render all apprehension on your part unnecessary.”

Gertrude shook her head.

“You are wrong there, Mr. Rockcliffe. Papa has no money. You know how hard he always works ;—you know how simply we have always lived at home. Often and often, when I have asked mamma why we could not do more as other people do, she has said because papa could not afford it. Oh, no ! poor papa is poor, and can leave me little or nothing, that I know quite well ; and I have no friend except Uncle Anthony, and I believe he is even poorer than papa. And, oh, to go and live with him would be terrible ! Don’t blame me, Mr. Rockcliffe, for talking like this to you, for indeed I have no one else to talk to. It may seem selfish to think of such a thing,

but I really cannot help sometimes wondering what would become of me if poor papa should die."

Hammond Rockcliffe, who prided himself upon his strength of mind, and who had made such firm resolutions concerning his love for Gertrude, suddenly yielded to temptation.

"Gertrude," he said.

She looked up quickly at his face, for it was the first time he had called her by her Christian name.

"Gertrude," he went on, speaking quickly and passionately, "if you can only place your trust in me, you—so long as I may live—have no need to wonder what will become of you. I love you with all my heart, but I would never have dared to have told you so had you not confessed to me that you also were alone in the world, and, like me, poor. Poor, indeed, I am, and I have nothing to offer you but a loving heart and a firm will to devote to you my whole life. If you will only accept me as your husband, Gertrude, I will work for you and care for you as long as I have life and strength."

He paused as though waiting for a reply.

"Oh, Mr. Rockcliffe," she said, "you have taken me so much by surprise, I do not know what to say. I never thought for one moment that you cared for me."

"And I never thought until this moment that I could ever tell you so, though I fear lately I have made but poor efforts to disguise my love for you."

"I know that you have been very, very good to us, Mr. Rockcliffe, but indeed I never thought that you cared for me in that way."

"But you can believe it now that I tell it, can you not?"

"Oh, yes; I know that I can believe anything that you say. I always have felt that of you."

"Gertrude," he answered earnestly, "I never in my life meant more fully what I said than I do now. Whether you accept me for your husband or not, I shall love you devotedly until I die. I hardly dare think of the happiness which would be mine if you would consent to be my wife; still less do I dare to think what will become of me if you refuse me. I see that I have taken you

wholly by surprise, and that you are not prepared with an answer. Will you think over it for two days, and then tell me whether you will be my wife or not?"

"I think that will be best," she said. "Indeed I feel as though I could not answer you now. If you will only give me a little time——"

"Take as long as you will," he said; "time is not likely to make any alteration in my feelings towards you, Gertrude. Will you give me an answer in a week's time?"

"Oh, how good you are!" she said. "Yes, in a week's time, if you will wait for me so long."

"For all my life, Gertrude," he answered. "Write me a letter in a week, and tell me which way it shall be. If you say that it cannot be as I wish, I would rather hear the words by letter than from your lips. If you can tell me that you love me well enough to take me for your husband, believe me you shall never again have need to wonder what will become of you."

And so it was agreed between them that a week should elapse before Gertrude should

give her answer. Some of our readers will be perhaps inclined to blame Hammond in that he did not press his point more urgently, but his was a peculiar disposition. He could love well, but until he was assured that his love was returned, he was unwilling to play the lover; and, besides, he almost felt that he was taking an ungenerous advantage of Gertrude in asking her to be his wife at the moment when she had confessed to him that she had no one to whom to turn for help. Many men similarly placed would have thought it the best proof of their love which they could offer, but Hammond was of a singularly diffident and sensitive nature, and was too ready to believe that he was receiving favours, and too slow, too, to consider that being a man, with a man's natural gifts, he was sometimes able to confer them. Nothing in a young man is more objectionable than conceit; but, on the other hand, nothing is more likely to retard his progress than a want of confidence in himself, and a lack of belief in the powers and advantages with which, in common with his fellow-men, nature has endowed him. Hammond's offer to Ger-

trude was in reality a generous and an unselfish one, but in his own mind he felt that, should she accept it, the whole weight of the obligation conferred would rest upon him.

It was characteristic of him that when three days after he had asked her to be his wife, and consequently when about half the time had elapsed before she was to send him her answer, Godfrey Northover took a decided change for the better, and was announced by the doctors to be out of any immediate danger, he wrote her a few lines, telling her the good news and confessing that when he had made her his offer he had believed that her father would not live, "and if this change in his health should free her from her anxiety concerning her future welfare, she must remember this, and not study his feelings in the matter, although in any case his love for her would remain unaltered."

Poor Hammond ! for him those were days of feverish excitement, for he felt that upon the nature of Gertrude's answer the happiness or the unhappiness of his future life depended ; and yet he felt himself wholly unable to use the slightest artifice to gain her love. That

love once gained would be to him an inestimable treasure, but he must be quite sure that he had gained it fairly and not on false pretences.

To Gertrude also the time was an anxious one, and the poor girl felt sorely in need of a friend to whom to turn for advice ; but, alas ! she had none but her father, and on such a subject he was not in a fit state to be spoken to.

Gertrude could not forget that brief time of happiness when she had loved Percy, and had believed that Percy loved her. It had been the one romance of her young life, and the impression which it had made upon her was cruelly deep : but though in her heart of hearts she still yearned for Percy—for his love, and for his caresses, the brave little soul had firmly made up her mind that any hope of in the future marrying him was out of the question. While her mother was alive she had schooled herself to bear in silence her secret trouble, and had thought of how to the end of her life she would still love Percy, and would rejoice to hear of his success in the world ; never stepping in between him and his prospects by

a reminder of his promises to her ; still less ever giving her heart or hand to any other man.

But now the world for her was altered. Her loving mother and dear friend and companion was gone, and her father seemed likely to follow her, and it cannot be wondered at that a young and inexperienced girl like herself, whose only knowledge of the world was that she had no friends in it, was apprehensive concerning her future lot. And while her mind was full of forebodings upon this subject, and at a time when she longed with all her heart for some one upon whom to lean and depend, Hammond Rockcliffe, whom she believed to be one of the kindest and most honourable men upon the earth, asked her to be his wife.

Gertrude did not, could not forget what she had felt for Percy, she thought of it and him more than she had done any day since her mother's death, and yet it was with quite a new feeling in her heart that she longed to throw herself into Hammond's strong arms and to lay her head upon his shoulder. She felt that to his care she could so fully trust

her life ; that to him—as her husband—she could so confidently look up ; that to marry him, and confide in him, would be altogether so good for her ; and yet, strange to say, she could not make up her mind to go to him.

It was because she felt that she did not feel towards him as she had done towards Percy, because she feared that she did not *love* him as she ought to do if she were to become his wife.

Poor Gertrude ! She then did not know that there are many kinds of love, and so could not distinguish between them, or decide whether the feeling she had for Percy, or the regard which she had for Hammond, should form the key-note of her future life.

The end of the week came, and the morning of the day on which Hammond was to have his answer had arrived before she had made up her mind or had found herself able to write anything to him, but as Hammond stood alone in the sitting-room—the room in which they had dined on the Christmas Day—she came to him, and took his hand.

“ I have no letter for you,” she said, almost inaudibly, and looking on the ground.

“No?” he said; “take more time if you wish it, Gertrude; I can wait—I can wait.”

“I do not want any more time,” she answered; “I want some one to advise me, and I have no one but you. Will you do it for me?”

“But I am afraid mine would be such one-sided advice.”

“I believe it would go with my wishes.”

“Gertrude—do you mean——”

“I mean that I want to be your wife, Hammond. Your good and loving wife, my dear, but I do not know whether—whether I ought to be——”

“My darling,” cried Hammond, “you do not know how happy you are making me; but why, if you wish it, Gertrude, should it not so be?”

“Because, Hammond—I must tell you—I cannot marry you unless I do—I once thought—I once *did* love some one else, and——”

“And you cannot love me, Gertrude—is that it?”

“Oh no! oh no! Oh, Hammond, Hammond! take me to you—tell me how to love you as, for all your goodness to me, I ought

to do, and let me, oh! let me, be your own dear wife."

And Hammond took her to his heart; and as she clung to him sobbing, and yet, as she looked up at him, smiling, he made a solemn vow; one which he never broke, that his whole life should be one of loyalty and devotion to her.

And so a new world opened itself for Hammond, and for a time he went about with his mind full of things which he had thought could never concern him; and with a heart full of love for Gertrude, he already commenced to plan out their future life.

It was agreed between them, however, that until Godfrey Northover was decidedly convalescent no word should be said to him of their engagement, for his present condition was a very critical one, and a too sudden shock might do such harm as could not afterwards be repaired.

It was about ten days after Gertrude had consented to become Hammond's wife that the invalid showed himself to be so far recovered that he asked Hammond if he could find time to go for him to his office in America Square,

and ascertain certain facts connected with the business, which during his illness had naturally been confided to the care of his brother Anthony.

Hammond of course consented to go, and in the course of the day found himself in America Square, where Anthony was installed in the chief office, and which apartment was I regret to say, exceedingly redolent of the odour of stale tobacco smoke.

Having answered the questions which Hammond had been requested to put to him, Anthony relapsed into friendly conversation.

“Ah! it’s been a bad job for Godfrey losing his wife,” he said; “and I don’t wonder it broke him down, for between you and me, he never did what I call the right thing by her. Bless us, how pale and worn the poor creature always used to look, to be sure. Why, many and many a time we’ve said at home; ‘Well, if Mrs. G. has good living she don’t do justice to it.’ Now, just look at my wife. I never denied that woman anything—and what’s the consequence, she’s as plump as a partridge; and considering the family she’s had, her health’s a perfect marvel.”

“People look at matters in different lights,” said Hammond, “and I am quite sure your brother always did the right thing by his wife, only he is too conscientious a man to indulge himself, or any one else, in luxuries which he cannot afford.”

“Ah, that’s a dig at me,” said Anthony. “All right, my friend, my back’s pretty broad, and I can bear it ; but as for not being able to afford, that’s nonsense, you know.”

“I don’t know, indeed,” said Hammond. “I know that the majority of people have to live within their incomes, and that in many cases the little which they have is reduced by the wicked extravagance of those who are unprincipled enough to live beyond them.”

“I say, you’d have made a first-rate parson,” said Anthony ; “but you shouldn’t come down like that on a member of the family, should you now ?”

“I really don’t know what you mean,” said Hammond, seeing that the other waited for a reply.

“Well, I’ll tell you,” said Anthony good-humouredly. “Of course things do get about, and young chaps can’t very well go

courting without its getting talked about. Well, it's the talk among our girls at home that you're paying your addresses to my niece, Gertrude. I was a bit taken to when I first heard about it, for I had all along meant my young Fred to have her; but it seems he's doing a bit of courting on his own account in another quarter, and don't see it. So I wish you luck, Mr. Rockcliffe; but, at the same time, I do say, let the family be friends, and if you're to be one of us, let's shake hands upon it."

Hammond was so much taken aback by this sudden outburst (for, like a good many other young men similarly situated, he had fondly hoped and believed that his attachment to Gertrude was a thing known only to himself) that before he could find words in which to reply to him, he was fain to take Anthony's proffered hand.

"That's hearty," said the smiling Anthony. "There's nothing like a family pulling well together. I've expected this would turn out as it has done, for when Mrs. G. died, and Godfrey was laid up, and I heard how you and Gertrude was left alone in the house,

and was always together, as you may say, I said to my old woman, 'Depend upon it, that young spark will make up to Gertrude;' and I congratulate you, my boy, on having dropped in for a good thing. But, I say, have you any idea how good a thing it is?"

And here Anthony came close to Hammond, and still smiling, peered into his face.

"Really, Mr. Northover," Hammond commenced, "you profess to know a great deal——"

"And I *do* know a great deal," said Anthony, "more than I did till I was left here alone, and had a chance of overhauling some of the books. I always knew, mind you, that Godfrey had feathered his nest, but I didn't know that he was worth better than fifty thousand pounds!"

"Fifty thousand pounds!"

"Ah, fifty thousand pounds, and more than that."

"Impossible!"

"Ah, I don't wonder you say that, and him living at that pokey little place up in Islington. He always was a rum one, was Godfrey. Gertrude's his only child, too. Oh,

you're a lucky one, you are ! It's more than you thought, eh ?"

" Mr. Northover," said Hammond, greatly agitated, "are these indeed facts which you are telling me, or mere suppositions on your part ?"

" Facts, my boy ; facts, facts, facts ! See here, as you're to be his son-in-law, I consider it's only right you should know. I'll show you the books——"

" Stop !" said Hammond, rising and laying his hand upon Anthony's arm as that indiscreet gentleman was proceeding to unlock the safe and produce the books—" stop ! you are mistaken. I am not engaged to be married to your niece, I am not even a suitor for her hand. The report which you have heard is a false one."

" Gammon," said Anthony.

" Sir," said Hammond, " it is the truth ; and I shall hold myself indebted to you if you will take an early opportunity of contradicting it, quoting me as your authority for so doing. I wish you good-morning."

And Hammond left the room, leaving Anthony to ponder on what he had heard, and to consider whether there might not now be

some chance of securing Gertrude and her money for "young Fred."

As for Hammond, he went from the office feeling that all his hopes were blighted and crushed. If Gertrude were indeed an heiress, it was impossible, according to his notions, that he could marry her until he had placed himself in a position equal to her own. He knew well that she had accepted him for her husband, believing that she was without money or friends, and knowing him to be poor; and he had recognised the fact that she had appreciated the care and protection which his love had offered her. He had recognised the fact, and had rejoiced in it, for it had opened to him a vast field of opportunity in which he might prove to her the loyalty and the disinterestedness of his love for her; but to marry her, and to live upon her money—to have it the common talk of the town that he had known of her wealth, and had taken advantage, while her father was ill, to win her affections—for he well knew that Anthony's busy tongue would wag of their interview—were things which appeared to him less endurable than even a separation from her.

And yet to give her up after he had once won her ! After he had felt the joy of possessing her love !—after he had been made transcendently happy by her caresses ! Poor Hammond, he did indeed feel it hard to think that he might have to fall from such a heaven !

But his was a peculiarly resolute nature, and he could no more go on without telling her something of what he had heard, and of how it would affect their relations towards one another, than he would knowingly have done her an injury.

He told her, therefore, that he had reason to believe that her father was not in the straitened circumstances in which she had imagined him to be, and that if this was so she must reconsider her consent to become his wife—the wife of so poor a man ; and that even if she still felt she could do so, they must wait until he had means sufficient to offer her a home equal to any which her father could provide for her.

Gertrude, however, smiled at this report, and kissing him, said that “ She should never be able to afford to lose her protector, and

had quite made up her mind to become the industrious wife of a good, hard-working husband."

"We shall see," said Hammond. "When your father is sufficiently well to be talked to on the subject, we shall be able to ascertain the truth. In the meantime, you will only consider yourself conditionally engaged to me."

And during the time, until Gertrude did really learn the truth, poor Hammond made somewhat of a fool of himself; for, instead of being continually by her side, and endearing himself daily to her, as lately he had succeeded most admirably in doing, he kept aloof from her, and at times was so cold and constrained in his manner towards her, that poor little Gertrude, who had begun to love him very fondly, believing him to be the best and wisest man she had ever known, began first to think him proud, then unkind, and lastly, changeable; and so she became almost as unhappy as he was.

It was about three weeks after this had happened that the invalid was so far recovered that he was able to get up and sit in

an arm-chair by the fire. Hammond had helped him to dress, and had placed him there, and Gertrude had come into the room, and seating herself on a footstool by her father's feet, was holding his hand in hers. On the other side of the fire-place Hammond was standing, leaning with his elbow on the chimney-piece. The day was drawing to a close, and the room was as yet only lighted by the fire, which at one moment made every object bright and clear, at the next left them in comparative darkness, when Godfrey Northover spoke :

“ I never,” he said, as he affectionately pressed his daughter's hand, “ I never expected that I should sit up and talk to you again, my dear, and, God forgive me, I think I prayed at one time that I might die and go to your poor mother, that I might tell her that I knew at last—alas ! too late, too late—that I had not done my duty to her, as Heaven knows I meant to do it.”

“ Dear father,” said Gertrude, “ what makes you always say that ? When you were so ill that you did not know what you were talking about, that was your constant cry. You

must not say that any more, father, for every one knows—I better than any one else—that you were as good to mamma as good could be.”

“No, Gertrude,” said Godfrey, shaking his head mournfully, “I was not; and you, my poor child, though you think you should know better than any one else, probably know the least about it, and that has been my fault. I must tell you now how it came about, for it is time that you should know. Do not go, Mr. Rockcliffe; you have proved yourself such a true friend to me and mine that I am not ashamed for you to hear my confession, and I wish also that you should know my future plans.”

Hammond remained where he was, leaning on the chimney-piece, knowing full well what was to come. By the flickering firelight he could see Gertrude’s sweet face as she looked inquiringly at her father, and he felt, too, that in it he should soon read his doom.

“Gertrude,” went on Godfrey, “has your life—has your home always been a happy one?”

“Oh, father, you know that it has.”

“Have you always had everything that you wanted?”

“Everything that has been good or necessary for me I am sure. Sometimes, of course, I have wanted foolish things, like other foolish people have done before me.”

“What sort of things?”

“Oh, father, things that you always called silly. I have wanted more company, and smarter things, and—and gaiety, and things a young girl does want.”

“Did your mother call them silly too?”

“No, I don’t think she did.”

“Do not you think, Gertrude, that she would have liked to have shared with you in some of these things?”

“Yes, father, I think she would, if we could have had them; but not as it was, for she explained to me many and many a time why we could not.”

“Why?”

“Why, father? Because those things cost money, and because you could not afford to let us have them.”

“Oh, Gertrude, Gertrude, that has been my fault, and that is my misery. I could

afford it—well afford it. Many and many a time have I denied her things that she has asked for, and now she will never again ask me for anything. You, Gertrude, tell me my fault as plainly as it can be told. You have believed me poor—you, my own child—and I am what the world would call very rich.”

Gertrude looked quickly up at Hammond, but his eyes were fixed on the fire.

“Father,” she asked almost breathlessly, “are you in earnest?”

“Aye,” he said in a voice of affected gaiety, “in good sober earnest; and so you shall soon find out, my darling. My Gertrude shall live like a little princess, and everything that she can think of shall be hers. See, my plans are these. Directly I have made proper arrangements for giving up the business, you and I will go together, dear, to some seaside place, and when I have quite regained my health and strength, you shall say where our future home shall be, and what it shall be like. It is this thought, dear Gertrude, that I can still make you happy, which alone for me makes life worth having.”

Gertrude was so thoroughly taken by sur-

prise that she could say hardly one word ; and Hammond, excusing himself, hastily left the room.

He went downstairs into the lonely sitting-room, that room in which Gertrude had so lately told him that she would be his wife, and, throwing himself into a chair, buried his face in his hands, feeling that his brief dream of happiness had indeed gone, and cursing the day on which he had allowed the secret of his love for Gertrude to escape him.

He had sat there almost an hour, when the door opened, and Gertrude herself stood by his side.

“ Hammond,” she said, laying her hand upon his shoulder.

“ Well ?” he asked. “ You see that what I told you was true.”

“ Yes,” she said, “ I see that it is true ; but why it should make so much difference between you and me I cannot see.”

“ Cannot you ?” he said bitterly.

“ No,” she answered. “ My father said just now in your hearing that henceforth I might do what I like, live where I like ; but I cannot see that I have a will of my own in the

matter. My will is yours, for I have promised to be your wife."

"And do you think," he said, "that I would keep you to your promise—that promise which you made to me when you thought you were alone and friendless in the world, and when, God knows, I thought so too—now that you are so rich that if I married you I should live upon your bounty, and all the world would jeer at and despise me!"

"Is, then, your pride stronger than your love for me?"

"In some things, yes. My pride is so strong that I would have you marry me for love, and not because you are bound to me by a promise. My love for you is so great that I would see you with a husband who could support you, not one dependent upon you."

"Oh, Hammond, and shall you then leave me?"

Poor Hammond had an unhappy propensity for saying unpleasant things. He said that now which possibly cost him the happiness of his life.

"If I do leave you, Gertrude, I shall at least

have the satisfaction of knowing that I do not leave you heart-broken. You know you have confessed to me that I am not your first love. You may perhaps meet him again, and under your altered circumstances, you may possibly find in him a more eligible husband than in myself. And that you will find him, under altered circumstances, ready to renew his protestations, I do not doubt."

Gertrude's eyes flashed fire.

"Mr. Rockcliffe," she said, "your pride does indeed exceed your love, and makes you cruel to one who could really have loved you. What I have done to deserve your reproaches, I do not know. Good-bye, and remember that it was you, and not I, who broke off our engagement."

And so they parted.

From the very moment when Hammond had learned that Godfrey Northover was a rich and not a poor man, he had told himself that such a parting was inevitable, and without staying to consider how much he might be the cause of his own unhappiness, endeavoured to resign himself to his fate. If he could have named the secret wish of his heart, he would

have had Gertrude implore him not to break off their engagement, but to go and work for her until he had the means to make her his wife, during which time she would wait patiently and lovingly for him ; but he could not bring himself to hint at such a thing, and, alas for his own hopes, he did not by his manner even let her know that he had thought of it. While she was friendless he had felt himself to be strong, and had had something to offer ; now, however, she was rich, and so, according to his reasoning, he could not worthily become her husband until his position in the world was equal to her own. But he did not blame her for not clinging to him. He told himself that he could have expected nothing else, and that his only regret ought to be, that he could ever have been such a fool as to have imagined that he could have made any one, and her above all persons in the world, his wife.

As for poor Gertrude, for some time she believed that Hammond would come to her again, and asking her pardon for his harsh words, would take her once more to his arms ; and if he had done so, she would have been

as true to him as her young and loving nature would have taught her to be to one who, when she was alone, had offered her his protection and his love; but he came not, and with a woman's sensibility she felt that she was being slighted, and believing that she had altogether mistaken his character, she set him down as rough, jealous, and fickle.

The taunt which he had thrown out concerning Percy had wounded her deeply (all the more so because, in some measure, it had struck home), and as the days went by and he made no sign or offer of reconciliation, she began, rather through pique than anything else, to dwell upon his words, and to wonder to herself whether in her altered lot she might not again meet with him whom she had thought dead to her.

And the thought of Percy was with Gertrude still such very dangerous ground, that at length she could not drive it away, and each day that went by, and Hammond still remained silent, his chance of being foremost in her mind became less and less.

And so matters remained until the day arrived when the house in Gibson Square was

given up, when Godfrey Northover went with his daughter away to the sea coast, and when Hammond Rockcliffe was compelled to seek for himself a new home.

CHAPTER VI.

DOWN AT KERIDEN.

It is perhaps scarcely to be wondered at that Godfrey Northover and his daughter having left London, Hammond Rockcliffe should take a distaste for the place, and gladly avail himself of an offer of an appointment as assistant resident surgeon at one of the hospitals in Blackhampton (a large manufacturing town in the South of Staffordshire) which at this time came to him. Since the commencement of this story Hammond had passed his examinations, and was fully qualified to practise as a surgeon, and it was through the kindness of an old fellow-student that this offer had come. The post was neither a very lucrative nor a very desirable one, and certainly under other circumstances before accepting it he would

have hesitated, but he now felt that it would suit well the turn of his humour, and that in change of scene, and in the variety of his future occupation, he would find the best relief from the despondency into which recent events had thrown him.

He wrote therefore a letter accepting the appointment, and by the same post despatched one also to his uncle Gregory Rockcliffe, telling him that he would come down and spend a few days with him at Keriden, the little Staffordshire village in which the Rockcliffes live, around which the Rockcliffe acres lay, and where Hammond, by virtue of his relationship, was from time to time expected to report himself and his doings.

The little village of Keriden lay on the high-road (it had once been the coach-road) which ran from Blackhampton northwards, and was about twelve miles distant from that busy town. Keriden indeed probably owed its existence to the fact of its being intersected by that fine old roadway, and of its having been once the halting-place of coaches, for one of the largest of its buildings was still the stately old roadside inn yclept the "Keriden

Arms," which had been once the resort of post-boys, stage-coach drivers and guards, and the servants of the Lords of Keriden (whose country seat was close at hand), but which in these degenerate days, when wayside hostelries with their substantial, cheering fare, have given place to railway-station refreshment-rooms with cups of tea and coffee which no one can drink, and of aërated waters which would have chilled the blood of the three-bottle gentry of the last century, stood gaunt, lonely and profitless, and was but too glad of the scanty custom of the inhabitants of the village ; and whereas at one time a goodly stage-coach breakfast was spread daily in its coffee-room, it could now barely provide a chop and potatoes for the very few who occasionally halted there and demanded that a dinner should be supplied them.

The Lords of Keriden now but very rarely visited the home which bore their name, and which had for generation upon generation been the home of their fathers ; if ever the present lord did come down, it was with a whole posse of land surveyors with ominous-looking measuring chains and levelling instruments, and

at such times there would be much talk in the village and at the "Keriden Arms" about the project which was in my lord's eye of sinking for coal, and of cutting up the picturesque old park; but year after year went by and nothing was done, and while the inhabitants of the place were thankful, and prayed that they might end their days in the happy rustic tranquillity which they had long enjoyed, the landlord of the "Arms" grew gloomy and taciturn as he saw receding farther and farther from him the only chance which had ever offered itself of restoring to his hostel some of the prosperity (if indeed of a different kind) of its bygone days.

The village itself was very small, but undeniably picturesque. Opposite to the Keriden Arms, with its sheet of water in which horses would stand knee-deep slaking their thirst, and occasionally—to the great consternation of their riders—affect to lie down, and upon which a pair of swans majestically swam and plumed themselves; just opposite was the church, the age of which might be gathered from the time-honoured inscriptions on the gravestones in its thickly yew-tree-

shadowed churchyard, and close to this again was the fine old stone-built vicarage. Then there were hosts of labourers' cottages nestling closely together, which if not "models," either externally or internally, were, by reason of the creeping plants which overshadowed them and thatched roofs which covered them, decidedly pleasing to the eye. That prosperous farms abounded in the neighbourhood was testified by the prosperous farmers who on market-days trotted on their stout cobs, or in good old-fashioned gigs drove their wives through the village to Blackhampton, and the well cultivated fields which for miles bounded on both sides the roadway.

On the north, east, and south the country was flat; but in the west there were hills of a sufficiently rugged character to give to the village the advantage of being able to descry that inevitable profile of an old woman's face distinctly to be traced on the hill-side, which is the supposed characteristic of almost every group of hillocks, hills, or mountains in Great Britain, and which must long ago have become a horror to those unimaginative minds who are unable to follow the more inventive (or shall

I say credulous?) of their fellow-creatures, who expect that every picture which they may see in a glowing fire must be patent to the world at large.

Of the gentry who dwelt in Keriden the most important, next to Lord Keriden himself, were undoubtedly the Rockcliffes of the Manor House—a fine old place with a moat round it, and endowed with a sufficiently good rent-roll—sufficient, that is to say, for one who is not unlucky enough to be blessed with five sons, each one of whom has a soul above work, and a disposition to spend more money than the estate can provide for them collectively.

It was late in the month of November when Hammond Rockcliffe arrived at Keriden. A long time had elapsed since he had last paid his relatives a visit, for in truth he little relished his position with them, and was at all times only too ready to construe their conduct towards him into patronage. It was, however, understood that a welcome always awaited him at the Manor House, and as, without rendering him any substantial assistance, his uncle always considered himself in the light

of his guardian and adviser, Hammond felt himself under an obligation to tell him of any change in his prospects, and at long intervals to sojourn for a day or two beneath his roof.

The present visit did not promise to be a very pleasant one.

“Well, Hammond,” said his uncle Gregory, as he sat in his study arm-chair and held out his hand to him; “it is a long time since you have been down here to see us, but you are like all the young men of the present day I suppose, and have but little respect for the elders of your family, and but little sense of the duty which you owe to them.”

“I owe but little in this world to any man, sir,” said Hammond. “Pardon me for saying so, but that is about the only consolation which as a poor man I can enjoy.”

“Ungracious as ever, I see,” said his uncle, somewhat testily. “Well, sir, does anything special bring you here now, or does it simply suit your purpose to avail yourself of my hospitality?”

“I am making a change in my way of life,” said Hammond, “and thought it well to

apprise you of it. It is not my custom to do things covertly."

"I hope the change is one of which I shall approve. You know my views concerning you and your prospects, and I have faith in you so far, that I believe you would do nothing outrageously foolish. When you passed your last examination, you know I wrote and advised you to get yourself appointed as surgeon to some ship. Do you come to tell me you have done so?"

"No. I am not going out of England."

"And why not, sir? It was my express wish that you should practise as surgeon on board ship. It is impossible for you to buy either a practice or a partnership, and it would have been far preferable to me that one who bears my name should practise on board ship than as a mere surgeon's assistant, which is otherwise what you will have to do. Why did you not act in accordance with my wishes?"

"It is not easy to get yourself appointed, as you put it, without influence—and I have none. Besides, even if I had, I do not wish, or mean to be drafted out of my own country

because I happen to bear your name. I never have, and never shall do anything unworthy of it."

"I do not say that you have. I do not say that you have," said Gregory, somewhat apologetically. "Well, sir, what is it that you are going to do?"

"I have accepted the appointment of assistant-surgeon to the Blackhampton Hospital."

"Blackhampton! Why, deuce take it, sir, you'll be within a stone's throw! This is too bad, Hammond. You might have considered my feelings more than this."

"I did not expect that you would like it, sir; but being in the unenviable position of a beggar, I am unable to place myself in that of a chooser. You remind me that Blackhampton is very near at hand. I can go there to-night, and then my presence will cease to be an annoyance to you."

"No, no; you will stay here, of course. I shall not quarrel with you about it, Hammond. But you know my prejudices, and should have respected them. Blackhampton, too, is a place of all others which I dislike, and I cannot reconcile myself to the idea that you, who are

my nephew, and bear my name, should work there for a paltry salary."

"The paltry salary, sir, I fear, I can hardly forego; but with regard to the name which we both bear, pardon me, if I suggest that Blackhampton is a busy place, and that in all probability your name there is altogether unknown."

"You have no right to suggest or to infer any such thing, sir. The Rockcliffes are known all over the Midland Counties."

"I merely threw it out, hoping it might console you," said Hammond. "You must remember I have passed much of my time lately in London."

"The Rockcliffes should be known all over England, sir, and would be if my sons upheld their name as they should do. But they do not treat me as they ought to do, and ruin me with their extravagances."

"I thought I had heard, however, that Percy was doing exceedingly well, and giving you every satisfaction."

"Yes, yes; there you are right. Percy is giving me every satisfaction, and will be a credit to my name."

“He took a wonderful turn for the better, I am told, when he so unexpectedly came in for his aunt’s money.”

“Percy always conducted himself like a gentleman, and well becomes the position which he now holds. Your inference, Hammond, smarts of jealousy, and I do not like it. Percy is down here now for the hunting, and has friends with him whom I am proud to welcome. You will meet them at dinner, and I shall esteem it a favour if before them you will make no mention of your unhappy Blackhampton project.”

And here Gregory Rockcliffe waved his hand, signifying that the conversation was at an end, and that Hammond might withdraw from his august presence.

That evening the dinner at the Manor House was on a more than ordinarily extensive scale. In honour of Percy and his friends—who with him had come down from London to enjoy a few days of Midland Counties hunting—several guests had been invited, and added to these were those members of the family who still lived beneath the paternal roof-tree, including of course Gregory Rock-

cliffe, junior, a good-looking, and, according to his lights, a well-meaning young man, and the second son, the black sheep of the family, who, as we have said had been intended for the Church, but having run to riot at college, and by reason of his debts wearied his father, had since led an entirely useless life at home, and who now varied a daily effort to terminate his existence with the use—or rather the abuse—of strong liquors, by an occasional one to do so by instantaneous and violent means.

Mrs. Rockcliffe was a lady who knew well how to play the part of hostess, and her husband never shone so well as when seated at the head of his own table—(that is providing that guests were present)—so the evening passed away pleasantly enough, Hammond, for his part, deriving no little amusement from the change in Percy's manner towards his parents, and their altered bearing towards him.

The accession of some hundreds a year had indeed wrought great changes in this young gentleman, and it seemed almost incredible that only a few months had elapsed since he had passed a Christmas Day in banishment in

Gibson Square, Islington; whereas formerly he had been in continual disgrace at home, and was barely tolerated at the dinner table, he now "spoke as one having authority," and was noticeably deferred to by his father.

Percy now lived again in London, but in different quarters from his old ones, having indeed chambers in Half Moon Street, Piccadilly, and mixing in the best of society, and so it was only occasionally that he honoured Keriden Manor House with a visit, where, in place of the very qualified welcome which in former days had awaited him, the fatted calf would be killed, and the most distinguished friends invited to meet him.

But the chief change in him was that whereas in the old days, when it was seldom that he had a sovereign of his own in his pocket, he had been lavish with his money, had run into debt wherever he had been able to do so, and railed loudly at anything which savoured of parsimony; in these altered ones when he was in possession of a good income and an elastic banking account, he spoke sagely of economy, and not only looked after his pounds but kept a watchful eye also upon

his shillings and upon his pence, and seemed to have no patience with those who did not live within their incomes. On himself he did not spare money, for, as he said, it was necessary that he should live well, dress well, and generally keep up a good appearance, for the sake of the name which he bore : no wonder that his father was proud and felt hopeful of his youngest son.

Towards Hammond his manner was exceedingly friendly, and if that sensitive young man set it down as being patronising, we must remember how exceedingly ready he was to take offence. They had not met since Percy had left Gibson Square and the North-overs, and though this was a period of but a few months, Percy seemed almost to have forgotten the nature of his old life in London, and if Hammond mentioned any circumstance connected with it had to think quite a long time before he could recall it to his memory.

“I don’t know whether either of you fellows know,” said he, addressing his friends, as he stood that evening with his back to the fire in the billiard-room at the Manor House, where all the young men were assembled

smoking, "that I once took it into my head to study medicine, and did a lot of hospital work in London, but that has been one of my experiences, and I and my cousin here, who studies medicine in downright earnest, lived together, and went in for it together quite in the rough and ready way."

One of his friends wondered, "What the deuce could have induced him to do that?"

"Oh, it was an experience," said Percy with a laugh; "and no one knows how useful it may come in some day. I often laugh over the life I lived in the old days, Hammond—don't you?"

"Considering that it is the life which I have to lead at the present day, my time for laughing has hardly yet come," said Hammond, who was amused, and consequently inclined to be good-humoured.

One of Percy's friends was here understood to murmur, "Hard lines;" while the other wondered, "How a man could stand it, you know."

"And yet do you know," said Percy, "I sometimes envy you. Look at you, a man without a care."

“Without a care,” repeated Hammond.

“I don’t know any one worse off in this world,” said Percy, who seemed inclined to be communicative, “than a man from whom a lot is expected. Look at me. A fellow with plenty of money, you say, and yet to keep up the appearance which is demanded of me in the society in which I mix, costs so much that I can assure you I sometimes get positively bored for the want of ready cash.”

To this state of things both his friends avowed they were no strangers, and expressed with him a hearty sympathy.

“Of course,” said Hammond, “it is not for me, a man without a care, to hazard an opinion on the subject, but if I had one I fancy it would be that it would be as well to mix in society which did not expect so much of you. I don’t think I should ever allow society to cause me anxiety.”

“My dear old fellow,” said Percy, “you know nothing at all about it. How can you, living the Bohemian life you do, comprehend the life of a man who lives at the West-end? Why, positively this fellow,” he continued speaking to his friends, “drones away his

existence at Islington. Islington, in the north of London, you know ; and what's more, I actually did the same thing for a time, 'pon my honour I did."

This confession naturally caused no little astonishment, and one of those addressed opined, " that there must have been a pretty strong attraction at Islington to induce a fellow to live there three days. He had been there once to the Horse Show at the Agricultural Hall, and, by Jove, he thought he was being driven to the Antipodes, and that the place had made him perfectly ill—laid him up for a whole day, in fact ; but he remembered once having heard a song about a bailiff's daughter at Islington, who, he believed, had been a dooced pretty girl, and perhaps something of that sort had induced Percy to stay there, for a fellow could do almost anything for a pretty girl."

Percy laughed.

" That's not a bad shot," said he ; " for though I can't say I ever stumbled across the original bailiff's daughter, there was a landlord's daughter at Islington who was the most engaging little thing I ever saw. Ah, fasci-

nating little Gerty ! I haven't forgotten her yet, Hammond. I was very nearly making a fool of myself over that little lady, 'pon my honour I was. You've seen her lately, no doubt ?"

"Oh, yes, I saw her a few days ago," said Hammond.

"Don't say she's as pretty as ever," said Percy, "or I am afraid I shall think of pitching my tent at Islington again."

Here the two friends both declared that they must know more of this little enchantress, demanded to see her photograph, and besought both Hammond and Percy to give them her address. The latter laughed good-humouredly at all this, for, being exceedingly well pleased with himself, he felt on excellent terms with every one else ; but the former began, as he heard poor Gertrude's name bandied about in this way, rapidly to lose his temper, and at length said somewhat violently :

"You have no right, Percy, to speak lightly of this young lady as you do. We both received hospitality under her father's roof, and I do not intend to sit by and hear it."

“ Oh, oh !” said Percy, “ and how long, may I inquire, have you earned the right to be her champion ?”

“ I have not earned the right, nor do I seek it ; but since I do not intend that you or your friends shall continue to speak of her in this way, I will take the surest means of gaining for her your respect. Miss Northover's position is very different to what it was when you knew her. She is now heiress to upwards of fifty thousand pounds.”

“ Good Heavens !” said Percy, “ is this true ?”

“ Did you ever know me tell a lie ?” said Hammond.

“ No, I never did,” answered Percy frankly. “ Well, since the subject is painful to you, we will speak no more of Miss Northover.”

Hammond had certainly so far gained his point that not only (after the mention of the fifty thousand pounds) was Gertrude's name entirely dropped, but it was evident that the young men felt they had made a mistake, and the conversation generally flagged.

But when he was in his own room that night Percy came to him.

“Hammond,” he said, “tell me about the Northovers. How on earth did she come in for her money?”

In a few words Hammond told him the history of Mrs. Northover’s death, and of her husband’s confession of fortune, taking a savage delight in that he was the first to acquaint him with facts of which he felt sure advantage would be taken.

“He will know it all some day,” he said to himself; “why should not I tell him? Gertrude is as dead to me as though she had never lived.”

But even as he told him, and watched his thoughtful calculating face, he knew that he was inflicting torture upon himself, and was, as it were, voluntarily signing the death-warrant to any hopes which might yet linger within him of ultimately making Gertrude his wife.

“Well, it’s a strange history, and it’s a strange world,” said Percy. “I am glad, however, to hear this, for her sake. To Eastbourne you say she and her father have gone?”

“To Eastbourne? Yes; his health is much impaired.”

“It would be odd,” said Percy to himself as he bent his steps towards his own room—
“it would be very odd if Gerty and I did really ever become man and wife. Poor little soul ! how fond she was of me.”

CHAPTER VII.

AT THE FOOT OF THE SOUTH DOWNS.

PERCY ROCKCLIFFE'S present worldly position when contrasted with his former one, was, no doubt, considerably changed for the better; but, with the accession of money, he had also acquired a certain amount of care to which hitherto he had been a stranger. In his old medical student days he had, no doubt, complained greatly at the paucity of his means, as compared with what he considered were the natural requirements of his life; but the fact of his having been unable to obtain credit to any very great extent had kept him, whether he liked it or no, within certain bounds, and he was consequently spared a good deal of anxiety which now fell to his lot. In those days his father had made him

a certain allowance, which had been paid to him by quarterly instalments, and for the few days in which he would be in possession of his money, he would live luxuriously, and be supremely happy. The money being spent, he would grumble and get into as much debt as he could ; but hence his difficulties were never very serious ones. Now he was in possession of an income of some twelve hundred a-year, living in chambers in a fashionable part of London, keeping his horses, mixing in expensive society, and generally leading the life of a man-about-town ; and though his credit was as yet so good that at times he himself was astonished at it, his pecuniary troubles were at times most formidable, as any one whose ideas of life urge them to spend about double the amount of their incomes, will invariably find them to be.

Of course, if Percy had been a sensible man, he would have reduced his desires to the level of his very excellent means ; but he loved the life of luxury which he was leading too well to give up any portion of it without a struggle, and was now in the unpleasant position of knowing that if he paid off all his

debts, his income would be forestalled by about one year, and this in the face of an ever-growing desire—a desire which almost insensibly grows in most of us—to increase the amount of his expenditure. His creditors were not yet importunate, but he had come to that most disagreeable state of things, which does come to all men who live beyond their means, that though in possession of a good income, he was, by reason of the daily harass of his debts, and the knowledge that he was outrunning the constable, forced to be economical, nay even mean, with his shillings and sixpences, the free use of which constitutes after all one of the greatest luxuries of life. Thus he would give lavish orders to the tradespeople with whom he dealt, and shirk giving a shilling to a waiter; would dine out rather than ask his friends to dine with him, and in many other ways keep a strict watch on his ready money.

Now it was Percy's nature to be generous. He was too careless not to be kind-hearted where kind-heartedness could be shown by the passing trouble of putting his hand in his pocket, and he loved the attention which the

lavish outlay of money could procure for him. It may easily be imagined, therefore, that this state of things was a perpetual annoyance to him, and that he pondered anxiously on plans for increasing his income.

Of these he had many—all, in fact, by which money may be procured without work—but had as yet put them into practice with but indifferent success; and the thought that his end might be obtained by matrimony—hitherto altogether set on one side as incompatible with the life which he loved most to lead—came upon him on the night that Hammond told him that Gertrude was an heiress as a veritable light in the darkness.

Indeed he had heretofore little relished the idea of marriage. He liked freedom, and was very fond of saying that he had no pity for men who voluntarily tied themselves down for life, and with a view of possessing themselves of money, debarred themselves from all, or most, of the pleasures which are to be obtained in the spending of it. No, he had no intention of taking such a step as that. The idea of domestic life, of the worry of an establishment (which would not be kept up

solely for himself), of little household annoyances such as he had witnessed at Keriden, of humdrum dinners at home, *tête-à-tête* with a wife whom one had never wanted to marry, from whom there was no getting away, and whose jealousy would keep her perpetually on the alert, and would cause her to raise objections to numerous little pleasures in which he was inclined to take interest—such a state of things was by no means to his taste, and he would have none of it.

But to marry little Gerty was a different thing altogether—winning, graceful, pretty little Gerty, who was so fond of him, concerning whom he had certainly for a period been “uncommonly hard hit,” and whom he could turn round his little finger. As the daughter of Godfrey Northover, of Gibson Square, Islington, she had been entirely out of the question, not only on his own account, but also on hers; indeed, more on hers than on his, for experience had shown him that it was a cruel thing to marry a girl beneath one’s station, and to expose her to the ridicule of one’s relatives, and it was for this that he had stifled his affection for her. But as the

daughter of Godfrey Northover, the possessor of a fortune, and the father of only one child, the matter assumed a totally different complexion. She was now more on a level with himself, and so he would not now wrong her by asking her to share his position. Besides, it would even be pleasant to have such a sweet little bride as Gerty, and to introduce her to one's admiring friends as a girl for whom one had sacrificed everything, and for whose sake one had even for a time placed oneself in the position of an ordinary medical student. The whole thing was quite a romance, and taking into consideration Gerty's good looks, would be sure to be popular.

Thus reasoned Percy, and it needed but little of such communing with himself to convince him that he was very sincerely in love with Gertrude; that he had acted most unselfishly towards her in leaving her at a time when he had believed that any intercourse between them would have been equally disastrous for both of them; and that in claiming her now that certain clouds had cleared away, he would be but receiving a well-earned reward.

In this frame of mind he left Keriden, stayed for a few days in London, where he was enabled to make some well-laid inquiries concerning the stability of one Northover, late merchant, of America Square, Minories, and in the month of January found himself established with a couple of hunters, and a man-servant, at the South Down Hotel, Eastbourne, at which watering-place Godfrey Northover was seeking reparation for his impaired health.

Only one little matter caused him the slightest misgiving, or seemed to him to stand in the light of the bright future which now he had planned out for himself. After what fashion would Gertrude receive him? Would she be willing to renew at once their old terms of intimacy, or had he so well deceived her by the clever way in which (for her sake) he had dissimulated when, now nearly twelve months ago, he had left her, that she, with the jealousy and suspicion common to all women, would be so much piqued with him that she would reject his advances, and attribute his renewed suit to the fact that her worldly position was altered? So many fel-

lows did go fortune-hunting in that way! Confound it, perhaps some scamp had supplanted him already! If he had not known that that old ass Hammond never told a lie, he would never have believed that he would not have tried to avail himself of the opportunity which must have been his when he was alone with Gertrude at Islington, and had been the first to find out about Northover's money.

Full of such disturbing thoughts was Percy when, on the morning following his arrival at Eastbourne, he rode, well mounted and faultlessly equipped for hunting, along the downs beyond Beachy Head. Now the morning was sharp and frosty, and there having been the day before a slight fall of snow, which had in places drifted or partially covered the downs, as though by the action of a gigantic flour-dredger, the scenery was attractive, and the keen air, coupled with on one side the sound of sheep bells, and on the other by the everlasting boom of the waves, exhilarating; but as for any chance of fox-hunting, with the turf as hard as a macadamised road, and the thermometer as low it well could be,

why Percy might as well have donned his tops and his pink in the month of July, and sallied forth in search of a "meet" in the City of London. Very much to this effect had his groom that morning expressed himself when his master had announced his intention that, the weather notwithstanding, he should ride to the place appointed for the meet, his opinion being that the frost was not sufficiently in the ground to stop the hunting. That his groom was right, and he himself wrong, Percy knew full well, but he had other quarry besides foxes in his eye, and having incidentally heard that Miss Northover was in the habit of driving to all the nearest meets of hounds, he had determined not to lose the slightest chance of at once throwing himself in her way. To the meet he had accordingly ridden, but neither hounds nor Gertrude were there, and he had been compelled to turn his horse's head towards Eastbourne again; but, in order to vary the route, he struck off the road, and came back by way of the downs.

He had reached the summit of Beachy Head, and was growing weary of his cold ride

and the solitude of the scene, when he discerned advancing towards him a lady driving in a low pony-carriage a spirited pair of ponies.

Save for the presence of a very small groom, who sat in a dickey behind her, this lady was quite alone, and it needed but a glance of Percy's experienced eye to see that the ponies, rendered fresh by the sharp air, were having matters entirely their own way, while the fair driver, in happy ignorance of the unsubstantial nature of her command over them, was being taken along at a pace which, considering the nature of the ground, hardened by frost, full of undulations and declivities, and in many ways perilous, was, to say the least of it, highly dangerous. Percy detected, moreover, that the small groom so far from being unaware of their critical position, was taking after the manner of not a few of his kind, an impish sort of delight in it, and giving furtive glances on either side of his mistress, to catch glimpses of the almost unmanageable ponies, hailing with a grin of enjoyment any jolt occasioned by the sudden descent into, and ascent from, the hollows

which everywhere abounded, and in many ways testifying his satisfaction at a position which was no doubt exciting, and which promised very soon to terminate in a good "running away."

Seeing all this, Percy put his horse into a canter, and coming alongside the pony-carriage (his presence of course doubly exciting the ponies, who increased their speed to an alarming extent), called authoritatively to the small groom to clamber from his dickey into the carriage, and to take the reins from his mistress. This he somewhat reluctantly did, and the lady, now for the first time alarmed, willingly resigned them to him, and this not one moment too soon, for the ponies had now fairly made up their minds to be off and away, and flew like the wind. Luckily, however, some miles of the downs stretched before them, and if only their heads could be kept straight, and the occupants of the carriage could retain their seats, which on account of the nature of the ground, which was all up hill and down dale, was no easy task—providing these things all might be well, for (as Percy soon had the satisfaction

of seeing) the small groom was no incompetent Jehu, and kept perfectly his presence of mind.

Away they went at lightning speed, the light pony carriage hardly touching the ground, and Percy following about two hundred yards in the rear—he dared not come nearer on account of increasing the excitement of the now wholly ungovernable ponies—and expecting every moment to see the unfortunate lady flung from her seat and killed before his eyes. The thought that a sudden swerve on the part of the ponies might cause all to disappear over the edge of the dangerous cliff, upon the summit of which they now were, made him shudder. It was a horrible ride, and it was with genuine thankfulness that he noticed the ponies at length begin to flag, and especially when after a time they came to a more than usually steep hill, show signs of throwing up their cards. Taking due advantage of this, the small groom, handling the reins with the greatest dexterity, very soon brought all to a standstill, and when Percy rode up to them the lady was safely out of the carriage.

“A narrow escape, madam,” said Percy, taking off his hat, and then suddenly flinging himself out of the saddle. “Why, good Heavens, it is Gertrude!—Miss Northover, what a singular meeting!”

Whether the singularity of the meeting or the excitement of her recent escape overcame Gertrude is a matter of doubt, but certain it is that it was well that Percy was there to support her in his arms, for otherwise she would have fallen. Neither can it be told what were the first words which passed between them. The small groom, who seemed wholly unaffected by any one of the incidents and who immediately occupied himself in briskly walking the ponies up and down lest a sudden chill in their present heated condition should prove injurious, soon, however, noticed that his young mistress and the strange gentleman were talking together as though they were quite old friends.

Considering the circumstances under which they had parted in the meagre house in Gibson Square, Islington—he a somewhat out-at-elbows medical student, and she a girl whose greatest idea of extravagance was a

new Sunday frock once a year—it *was* a singular meeting.

They formed a picturesque little group. In the background the elegant little carriage, luxuriously furnished with handsome furs and wrappers, and the two perfectly-shaped ponies, now tossing their heads and champing their bits as though rejoicing in the remembrance of their recent galop; in the foreground, Percy, looking very handsome and dashing in his scarlet coat, hunting-breeches and boots, holding with one hand the rein of his high-bred iron-grey hunter, while in the other he retained the pretty little gloved hand of Gertrude, who, if she had looked charming in her well-worn frocks at Gibson Square was, now that she was attired with everything that wealth and good taste could suggest, simply irresistible. It is all very well to say that dress makes no difference to a really pretty woman; we fancy there are few pretty women who would say, or at all events think, so, and depend upon it, they are the best judges in the matter. There are some ladies, too, who never look so well as when, wrapped up in warm

furs, they brave the cold of a sharp winter's morning : Gertrude was one of these, and the keen invigorating air had imparted to her cheeks such a healthy glow—the excitement of her drive had given to her beautiful eyes such animation—her well-made rich clothes showed off to such advantage her superb little figure—she looked altogether so full of health and loveliness, that it is no wonder that Percy was intoxicated by her charms, and that he longed at once to renew the privilege which had once been his, and to fold her in his arms. But this was a privilege which he felt he had to regain.

“You had indeed a narrow escape, Miss Northover,” he said. “Do you think it prudent to attempt to drive such a spirited pair of ponies as yours appear to be?”

“They never behaved so badly before,” said Gertrude, “and they are quite good and quiet in the stable, and eat out of my hand. I don't know what made them so naughty.”

“I am afraid ‘dangerous’ is the more suitable word, Miss Northover. They are very young and spirited, and if you continue

to use them you should 'certainly have a competent driver by your side."

"That implies then," said Gertrude, "that you noticed that I was an incompetent one."

"Pardon me, I hardly meant that. I have no right to say any such thing. I simply think that the ponies are too much for you; and that your young rascal of a coachman is too fond of excitement to warn you when you are in danger."

"Was I in great danger?" asked Gertrude.

"If I had not made him take the reins when I did, I do not know what the consequences might have been."

"Then you have saved my life," said Gertrude, looking him full in the face. "Oh, how good, and how brave of you! What shall I say to thank you?"

Percy had it on the tip of his tongue to deprecate this award of bravery, and point out to Gertrude that the fact of calling out to a groom to take the reins, even though it were at a critical moment, involved no great display of physical courage, but seeing

that she was much impressed by it, he took advantage of it.

"You shall say nothing," said he, "but you shall grant me one request. You are driving back to Eastbourne?"

"Yes."

"Let me drive you back, and see that you get safely home. I shall otherwise feel anxious about you. Your groom shall ride my horse."

"Oh, but John is so careless," said Gertrude. "He would be sure to get into trouble with him. He left his last place because he killed a horse."

"He is quite welcome to kill mine," said Percy, "if it ensures your safety. Here, sir, you shall ride my horse back to the South Down Hotel, and I will drive your mistress home."

So John, manifesting intense delight, was hoisted on to the back of Percy's tall hunter; the stirrups were for his accommodation drawn up to their shortest possible length, and he departed at a pace which augured it as not a little likely that the misfortune which had caused a rupture between himself

and his late master would be speedily repeated, and that he would on this occasion atone for his past shortcomings by himself severing the ties which bound him to this mortal state.

Little heeding him, however, Percy turned to Gertrude, and they soon drove off—together.

CHAPTER VIII.

FRESH FACES.

HAMMOND ROCKCLIFFE had not been long in Blackhampton before he made many new friends, and for one of these—a certain Gerald Triptree, to whom he was introduced at the house of one of the gentlemen who visited the hospital in which he held his appointment, he soon conceived an especial liking. Gerald Triptree was some years his junior, being indeed not yet twenty-one years of age ; but there was about him a heartiness, an earnestness of purpose, and a cordiality of manner, which irresistibly drew Hammond towards him, and made him on every possible occasion seek his society. Gerald was the son of a wealthy Blackhampton manufacturer, but was himself a student of the law.

“Come and dine at my father’s next Sunday,” said he to Hammond one day when the year was barely two months old. “You do not yet know him, but he and all my people have heard of you from me, and he desired me to convey to you the invitation. I shall stay in Blackhampton on Saturday night, and if you will, I will call for you on Sunday morning, and we will walk out to my father’s together.”

And Hammond consenting, the following Sunday morning found the two walking together northwards from Blackhampton upon that very road which wound its way to Keriden, the home of his aristocratic namesakes and relations. But the Keriden road had to proceed some miles from the large manufacturing town before it assumed its country aspect, and could lay claim to being one of the finest old coach roads in England ; at first, as it diverged from the town, it was nothing more or less than a street with shops on either side of it, and a tramway running down its centre ; then it relapsed into the suburb, with row upon row of newly built workmen’s dwellings, in the form of terraces

and squares, fairly comfortable in the interior no doubt, and so far laying claim to commendation, but, on account of the meagreness of the architecture, presenting to the eye but doubtful attraction, and interspersed everywhere with numerous plots of waste ground which on all sides abounded, and on which were notice-boards bearing upon some the announcement that "this eligible land is to let for building purposes," on others the mandate that "no rubbish is to be thrown here," and which latter certainly appeared to have been the signal for the accumulation on the sacred spot of all the rubbish, in the shape of broken pearl shells perforated with circles and semi-circles showing where buttons had been cut out, of dross from casting furnaces, of scraped mud from the roadways, of old boots and shoes and broken crockery, of old wall rubbish and the general refuse of pulled down or fallen down buildings, of heaps of stones presumably destined for the repairing of roads which were notoriously never repaired, (and concerning which letters were continually appearing in the local papers, signed "An Aggrieved Ratepayer," "One who lives in the

neighbourhood," "Anti-mud," and other anonymous reformers), which time and a populous district had brought together.

Further on, and when a brickfield or two, the borough sewage works, and some outlying factories had been passed, the road assumed a more countrified aspect; the public-houses which, by reason of their number had hitherto been monotonous, were now less frequent, and had assumed the more important proportions of the wayside tavern or inn. The workmen's dwellings were more scattered, and, being beyond the precincts of the borough, a taste for the keeping of live stock apparently began to abound, for in the atmosphere an odour as of pigs was prevalent, and at many a house door was a British workman in Sunday trousers of glossy black, in Sunday hat, tall, shining, and uncompromising, and in spotless white shirtsleeves, standing on a spotless white door-step, pensively and listlessly feeding his fowls as they gathered round him in the adjacent gutter: a genus of man, who on a week day, with tool in hand and working clothes on back, would no doubt have presented himself as a type of industry and utility,

but who here on a Sunday was a painful picture of unaccustomed discomfort. Then came a market-garden or two, all with notice boards of "To let for building purposes," in them, and with large patches of cabbages and rhubarb struggling to exist between the brick walls which surrounded them, and then the villas of small manufacturers standing in gardens of their own, bearing abnormal names, and almost within a suburb which bore a name and had a church of its own, and hence escaped the ignominy of belonging to the town itself. It was now between ten and eleven o'clock, and Hammond had the opportunity of observing how the dwellers by the way, who most of them (all praise be ascribed to them for it), seemed turning out to join in public worship, divided into two sections ; and he was soon able to form a not incorrect conclusion, that those gentlemen who wore more or less broad-brimmed felt hats and suits of shining black, and those ladies who wore dresses of a dingy, not to say ancient, aspect, turned their way southward towards Blackhampton, its meeting-houses and dissenting chapels, and those gentlemen who

affected grey trousers, fashionable hats and light gloves, and those ladies, the study of whose lives appeared to be their bonnets, directed their steps towards the adjacent church.

“How do you account for the fact,” asked Hammond of Gerald, “that Dissenters should as a rule prefer to wear black clothes and unsightly hats? I am not a believer in dress myself, and I rather incline towards dissent; but I think they make a mistake in that they do not make themselves as attractive as nature will allow them, and for young people especially the Church has here, I think, the pull over them.”

“I don’t know how it is,” said Gerald, “unless it be that as a rule they have farther to walk to their services, and are afraid of spoiling good clothes. Now tell me which is most objectionable, that Quaker girl with white trousers down to her ankles and a bonnet which one would decline to use as a coal-scuttle, or that young lady with a blue velvet “Church Service” in her hand, with little gluey curls plastered on to her forehead, a greasy one flung over her right shoulder,

and a bonnet poised on the top of a hideous comb?"

"If you want an opinion as to which would be preferable as a companion," said Hammond, "I have only heard of one man on whose judgment I should rely, and I never had the pleasure of his acquaintance."

"You mean Robinson Crusoe," asked Gerald laughing.

"I am afraid I did," said Hammond. "I can only imagine a man lacking all society taking pleasure in either of those extremes."

"And if I were Robinson Crusoe," said Gerald, "I would bide my time until I had an introduction to Friday's sister, and in the meantime would live on the other side of the island, before I hazarded an acquaintance with either, though the poor Quaker girl may indeed after all have only her ridiculous parents to blame for her nonsensical appearance."

But now that the road grew clearer, the most noticeable feature was the stream of people who like themselves were issuing from Blackhampton northwards, in the pursuit of Sunday morning pleasure. Foremost among

these were those who were able to afford the luxury of a conveyance, which varied from waggonettes with a pair of shaky hack horses and every available seat occupied by loudly-dressed ladies and flashy-looking men smoking unwholesome-looking cigars, to bicycles ridden by sporting-looking individuals in knickerbockers and striped stockings ; but by far the most popular kind of vehicle appeared to be smartly-painted, two-wheeled, diminutive gigs, constructed to carry two persons, and taken swiftly along by showy and fast trotting ponies. These abounded in plenty, and, as Gerald explained to Hammond, were much in vogue among a certain class of Blackhampton people, many a small employer making great sacrifices in order to keep his trotting pony, and thus turn out in a stylish manner on holidays and Sundays. Among the pedestrians, too, a taste for sport appeared to prevail ; there was hardly a man among them who had not his dog following at his heels ; there were ferocious-looking white bull-dogs, wearing black leather collars fancifully studded with brass nails ; slim greyhounds in gorgeous clothing ; sharp-nosed terriers with daintily-

cropped ears and closely-shaven tails ; fancifully trimmed poodles, who were every now and then constrained to walk for a dozen yards or so on their hind legs ; and the feeblest of little toy dogs in gaily coloured cloth coats, with heads far too heavy for their puny legs and bodies, and skins from which the hair had apparently been singed.

Among the boys and younger men pigeons seemed to be much in vogue, and most of these carried mysterious-looking flag-baskets, into which now and again a hand would be thrust and a pigeon brought forth, which, amid much shrill whistling, would be flung into the air, destined to perform within a given time a solitary journey to its home in a garret in the heart of the town. Every one seemed bent on such pleasure as is to be derived from the prowess of inferior animals, and indeed about four miles from the town a regular sporting ground seemed to have been inaugurated. The fast trotting ponies were drawn up level with one of the old moss-over-grown milestones, which in times gone-by had served as pilots for the stage-coaches, and were pitted against each other for no

mean amounts. The clothing was stripped from the backs of the slim greyhounds, and they also ran against each other, while ominous little crowds here and there, and horrible yelpings which came from their midst, signified that the white bulldogs and sharp-nosed terriers were being exercised against each other in more ignoble fashion.

The sight of many of these poor creatures, torn and bleeding, vanquished in the fray, manifestly ashamed of themselves, and spurned by their indignant and disappointed masters and supporters, sickened Hammond, and he said to Gerald :

“ And this is what people call sport ? Good Heavens ! was ever word so misapplied. Until now I never believed that anything could be more brutal or demoralising than a prizefight between men, but I candidly confess I would rather see that than I would see these miserable dumb creatures set on to worry, tear, and torture each other.”

“ You have to get used to it if you live in Blackhampton,” said Gerald. “ You will find many men here who will keep themselves, their wives, and their children on the shortest

of commons in order to keep their dog up to fighting condition, or up to killing a given number of rats in a given amount of time ; indeed, I expect the dogs suffer less than the women and children, who are half-starved to keep them ; though they, poor things, come in for a good dinner when their champion wins a good stake—so have a certain amount of interest in his condition. Men must have some amusement—must do something, and while this sort of thing has the time-honoured name of ‘sport,’ and they see their superiors all over England doing much the same sort of thing, what are you to expect ?”

“This is not sport,” said Hammond, indignantly ; “and any English sportsman would turn from it in disgust.”

“Ah,” said Gerald, “you have no doubt been a sportsman. Do you hunt ?”

“I have hunted, and would hunt regularly if I could afford it,” said Hammond. “That is a noble sport.”

“Some of these ignorant fellows would no doubt tell you,” said Gerald ; “mind, I do not vouchsafe this as my own opinion, for I do not go in for sport, that it is no worse to set

two dogs on to fight each other than to set fifty dogs on to hunt and worry one wretched fox; they would possibly prefer the latter and its surroundings of red coats, blood horses, and so forth, but cannot well afford it, and so, on their only leisure morning—Sunday—have to put up with the former. Do you shoot?"

"Yes," said Hammond, "when I can, I do shoot."

"I once heard one of these brutes say that he would rather see a hundred rats killed by one terrier than a hundred half-tamed pheasants riddled with shot by ten noblemen. Do you attend races?"

"I have been to races," said Hammond. "Everyone has."

"Just so," said Gerald, "I have; and I myself, when I see these low sports of pigeon flying, pony trotting, and dog racing as practised here on any Sunday morning throughout the year, am glad to notice the absence of sharp spurs and quivering, bleeding horses' sides. Pardon me, I see I annoy you, but I am no sportsman."

"If you annoy me," said Hammond, "it is

I fear because you tell me some wholesome truths. But you must allow that there is a vast amount of difference between this sort of thing and a hunt which is attended by ladies and gentlemen, and conducted with decorum and the absence of the oaths and blasphemy which abound here."

"It is a decorum," said Gerald, laughing, "which must be intensely gratifying to the fox destined to be slaughtered. Oh, Rockcliffe, you told me only yesterday that you were a Radical! I am afraid these notions must be called Conservative. You will, however, get on well with my father, who is a great sportsman. He hunts regularly, and he and I are always at loggerheads on these subjects."

It is true that since his arrival in Blackhampton Hammond had foresworn the politics of his family, and had among his friends declared himself a Radical; but it must be owned that there was still sufficient in him of the Conservative to convince him that a Blackhampton manufacturer had no right to be a sportsman or to hunt. Keriden was too near Blackhampton, and Hammond had lived

too much there not to be endued with the notion that a foxhunter from the manufacturing town, with his second-rate horse, *outré* attire, and loud talk was an abomination, and so he took an instinctive dislike to Mr. Triptree, senior.

“You think me strong on the cruelty to animals question,” said Gerald. “So I am and so are you, only you have not given the matter much thought, but I hope I do not make the mistake which nowadays some seem inclined to do, of putting the claims of animals before those of human beings. Look here, here is the saddest sight I have seen this morning.”

Gerald pointed to a group of shabby, almost ragged, children—a boy, two girls, and a baby. The eldest of these could not be more than eight or nine years of age, and their stunted growth and pale faces gave them an appearance of abject helplessness. These poor things had that morning it seemed (Gerald appeared intuitively to know this) been sent out by their mother from Blackhampton for a walk. Tempted by the fine morning, the diversions of the road, the racing dogs, the

fighting dogs, and the trotting ponies, they had wandered on and on, until they now found themselves utterly exhausted, faint with hunger, beyond the hour when whatever might be for their dinner would be ready for them at home, and some five miles to walk back for it. This they seemed to have given up in despair. The eldest girl nursed the crying baby, and they sat side by side, hand in hand, under the hedgerow, the picture of human misery.

“What is to be done for them?” asked Hammond. “Will money help them back?”

“No,” said Gerald. “Who would drive the poor things even if anything available were about? but you see the road is empty now. Their case is a common one and probably familiar to them. They will get home somehow, and be beaten at their journey’s end. You can do nothing for them.”

Nevertheless Gerald went into a neighbouring publichouse and purchased food for the helpless little group, and then left them contentedly munching.

“It is astonishing,” said Hammond, “what different scenes are enacted on the same road

within the distance of a few miles ! One can hardly believe that a few hours' walking, without a turn to the right hand or to the left, would bring one to Keriden with its peaceful Sunday morning aspect. I can picture it to myself now : rich and poor alike turning out in their Sunday best to go to church, and sleep through the prosy sermon. The children clean and well-dressed going to and from Sunday school, the dogs peacefully asleep on the cottage doorsteps !”

“In short, Arcadia,” returned Gerald, “where every one is being lazily good because there is little or no harm to be done. You, no doubt, think one could pass a better and more profitable Sunday morning there than here, but I could take you, Rockcliffe, into certain places in our town of Blackhampton, where earnest men are working hard against the horrors which ignorance and neglect have created, and show you such existing evils that you would probably be ashamed ever to pass a Sunday in your peaceful Keriden again. You must not condemn our people for seeming so bad. If you had had as many opportunities of judging them as I have, and of seeing the

influences under which they are born and brought up, you would marvel as I do, that many of them can be so good. See here we are at my father's. A long way out, is it not, but he likes his ride into town, and I as you know mostly live there. He built the house himself, and is very proud of it."

Mr. Triptree's house was indeed just such an one of which a wealthy man of small education and little or no natural taste would be proud. A substantial solid-looking house of glaring red brick with stone facings, standing not too far back from the road, and with a high ornamental black iron palisading before it; approached by a carriage drive of the most brilliant gravel, with no large trees about it to keep out the light, or to make the place damp and unwholesome, but with little groups of dwarf firs and aurucarias, giving to it an appearance of modern comfort and civilisation such as none of our common native trees can (at least such was the opinion of Mr. Triptree) bestow.

On the left hand side an imposing red-brick arch-way with black iron gates, leading to the stables, which were certainly all that stables

could be desired to be, for Mr. Triptree was a lover of horses, and made their comfort a study. At the back of the house a bowling green as smooth as glass and as level as a die, and at the end of it a tasty summer arbour, constructed of corrugated iron, and undestroyed by creepers or flowering plants; farther on a small sheet of ornamental water cut out to a fanciful and elegant pattern; then the kitchen-garden, ruled with walks as straight as lines are ruled in a copy-book, and the flower-garden with cunningly made iron arches, and one or two choice plaster images; the few acres of ground which belonged to the house laid out in square paddocks, and divided with iron hurdles, not as straggling fields with untidy hedgerows choked with weeds and wild flowers; everything trim, everything substantial; all the iron work preserved with anti-corrosive paint; all the gravel walks rolled and levelled to a nicety; no ivy or other climbing vegetation destroying the first-class brickwork of the house; one's money's worth to be taken in at a glance and seen everywhere.

“Welcome to The Srubs, sir,” said a loud voice as Hammond and Gerald passed through

the iron gates and were proceeding to the house. The establishment was, as a matter of fact, yclept "The Shrubs," but it was with the absence of its second letter that it was invariably spoken of by its proprietor.

Mr. Triptree, senior, was a portly, fresh complexioned gentleman, of about fifty years of age, decidedly corpulent as to his person, and both loud and "horsey" as to his dress. He was, as I have said, a Blackhampton manufacturer, and had indeed more than one iron in the fire in that busy town, but he himself affected the life and manners of what, according to his lights, was a country gentleman. He was an acute man of business, and had in the course of his life amassed a very considerable sum of money, so that he now found himself able, to a considerable extent, to indulge in the sports which he loved, and to attend to business on only one or two days in the week; but those days were by him turned to very excellent account. Mr. Triptree had indeed found out that it is almost easier to manage certain classes of business through the medium of sharp managers than by personal supervision.

He was an extensive mill-owner, that is to say he was the proprietor of large manufactories in which there was steam power ; and these manufactories, being divided into workshops of different sizes, were let off to small artisans who paid rent for the use of them and the steam power. Collecting rents from these tenants was exceedingly suggestive of the difficult task of extracting blood from a stone ; many of them made it the business of their lives to avoid paying if they possibly could ; many were so poorly paid for their work that even when inclined they found themselves at the week's end barely able to meet the demand ; all of them grumbled greatly at the high rate at which they were charged, but of course had no alternative but to pay or to suspend the work by which they gained a living. Under these circumstances Mr. Triptree found it very convenient to go hunting on collecting days, and his managers having merely to carry out his instructions, no appeal was possible. The managers were of course cordially hated, and amongst not a few of the workmen, Mr. Triptree was imagined to be an easy-going man grossly im-

posed upon by his subordinates, but well did the managers know of the keen eye which would inspect every item of their accounts, and the harsh voice with which the smallest error would be pointed out.

As may be imagined Mr. Triptree was not a man who, when possessed of a certain amount of money, would be satisfied with the interest of the funds, and so it was not unfrequently that he plumed himself on being in most of the "good things" of Blackhampton. At the present time he was the director of an Insurance and Loan Company, was interested in a bank, had a share in a profitable brewery, and when ready money was required was indeed generally sought after. On all these different interests he kept a keen and watchful eye, but being, as I have said, an acute man of business, he was by the systems which he adopted, able to make them take up but little of his own time, and to an indifferent observer, his life might almost appear to be one of ease and indolence.

But while in his home-life he assumed the easy air of an idle and wealthy man, and denied himself and his family nothing, he was keenly

alive to everything that went on round him, and his grooms as much dreaded his insight into the corn bills and his daily inspection of his horses as his managers in town did his examination of the rent-books.

"A man who pays his way," Mr. Triptree would say, "ought to buy at first hand;" and while he spent his money freely, he took care that for every shilling of it he had its equivalent.

"Welcome to The Srubs, sir," said this gentleman to Hammond Rockcliffe, as with cigar in mouth, and attired in an easy morning suit of a violent check pattern, he advanced towards him with extended hand. "What will you take before dinner?"

"Nothing, I thank you," said Hammond, returning the salutation somewhat stiffly.

"What, not just a ha'p'orth of something on the quiet," said Mr. Triptree jovially. "Here, Gerald, my boy, just you go on into the house and tell them to send round a drop of dry sherry and a mouthful of bitters into the stables; I'll take Mr. Rockcliffe to have a look over the cattle. I always make it a rule, Mr. Rockcliffe,"

continued Mr. Triptree, "to have a quiet look round on a Sunday morning, especially in the stables. I dare say you make a rule of doing the same thing yourself down at Keriden. I'm glad to have the chance of seeing you here, for me and your family has hunted together these ten years, and where there's hunting there should be fellowship. That's what I say."

"I do not hunt much myself," said Hammond, reservedly. "I have neither the time nor the means."

"That's honest," said Mr. Triptree, "and honesty is what I like, and I shall be proud every now and again to give you as good a mount as you'd get anywhere in the county. Lord, I remember the time when I used to sneak off with one of my father's old trap-horses, and hunt him till he was fit to drop, and then they used to wonder next day why he was so used up; and now I've got a spare nag and a good one for any one. It aggravates me sometimes that Gerald don't care about hunting; but there, never mind, he's a good lad and he's your friend, and I shall be proud to mount you. Next time they

meet at Keriden we'll trot over together, and then you can show me the road about your own country, though I dessay I know it as well as you."

Hammond did not much relish the idea of thus bringing Mr. Triptree among his relatives, but luckily for him their advent at the stables enabled him to drop the subject, and to change it into admiration of his host's horses.

"Yes, that's a nice little thing," said Mr. Triptree—"Brown Stout — perhaps you've heard of her. You'd hardly believe that I bought her out of a beerseller's cart and brought her to what she is. She's won one or two steeplechases, and I could place her any day for six times the money she cost me. Hardly up to my weight, but handy for short distances. Now, this one," he continued, pointing to a fine bay, the next door neighbour of Brown Stout, "cost me a pot of money, but by Jove, sir, he's a clinker. I dare say you've heard of William the Conqueror. George" (this to a groom) "strip the Conqueror and lead him out for my friend, Mr. Rockcliffe, to see."

Thus was Hammond taken through the whole stud—some eight or nine in number—and those who have gone through the same ordeal, and those who without being qualified judges of horseflesh or enthusiastic admirers thereof, but who nevertheless, by reason of the owner being, for the time being, their host, have felt themselves bound to admire and in the most suitable language in their power to praise every point to which their attention has been directed, such persons will understand how weary he at length became of passing his hand down legs, of lifting fore feet, of inspecting fetlock joints, of speaking learnedly of depth of shoulder, breadth of hindquarters, circumference of barrel, make and shape, speed and breed, and how consequently relieved he was when Gerald came to the rescue and announced that dinner would be ready in ten minutes.

So well had he performed his part, however, that not only did Mr. Triptree assure him that he should at any time he liked have the best mount in his stable, but also that he would there and then get up for him the best glass of wine in his cellar.

Hammond found the interior of The Shrubs to be much on a par with, and after the same character as, the exterior. The rooms were large, lofty, and well lighted, but great extravagances had been committed with regard to heavy cornices, gorgeously-coloured marble chimney-pieces, and amber-stained glass in the windows. The spacious entrance-hall was paved with earthenware tiles of a kaleidoscope pattern in which most of the colours of the rainbow were introduced, though not blended; and the carpets all over the house were dazzling in the extreme. The house being new the walls had not yet been papered, and were in the melancholy and uncomfortable condition usually known as "distemper," but all the furniture was of a massive and rich character, and so many valuable and excellent pictures were to be seen that Hammond, who had a keen eye for such things, began to imagine that notwithstanding his first impressions, Mr. Triptree must be a man of taste. On this point, however, his mind was soon disabused.

"Looking at the pictures, I see," said Mr. Triptree. "I don't know whether you're

much of a judge, but if you are you'll see money's worth in them all. Now, that one there cost me a matter of eighty pounds. That was before the artist died. Now it would fetch over three hundred at any sale in Blackhampton. That's the way to buy."

The picture in question was a lovely landscape by a well-known artist, who had but recently died of hard work.

"I knew the painter of that picture," Hammond said; "his wife and children are left badly off. What a sin it seems that a man's pictures should not realise their full value until after his death, and that then the profit should fall into the hands of strangers."

"A sin," said Mr. Triptree, "not a bit of it. A man has to show pluck in buying of a living artist unless he's at the top of the tree, and ought to get something out of it. I saw that man was going when I bought the picture off his easel, and knew the turn the market would take. He asked a hundred and twenty for it; I ran him down to eighty—frame included—and he died six months

after. I wish I'd had half a dozen instead of one."

"That's a beautiful thing," said Hammond, turning to another and anxious to change the subject.

"You know whose it is, of course?" asked Mr. Triptree.

"No I do not," replied Hammond.

"Lord!" said Mr. Triptree, "what a chap you are. Why, the first thing to look at in a picture is the artist's name. Show me a signed picture and give me the right measure of the canvas—six by three, two by one, eight by four, or whatever it may be—and I'll tell you their market value against any man in the country—dealers included."

"And with regard to unsigned pictures?" asked Hammond.

"Damme, sir, I wouldn't look at one of 'em," said Mr. Triptree. "But I'll tell you what I've done before now, though," he added confidentially. "I've picked up a decent-looking picture for a five pound note, got a good man to do half an hour's work at it and sign it for a ten pound note, and sold it for a hundred. You take my word for it,

Mr. Rockcliffe, the name 's the thing to have in a picture—blow the subject, and the treatment, and all that ; names is what I like to see on my walls.”

“ But regarding the matter from your point of view,” remarked Hammond, “ you might as well hang your walls with visiting cards.”

“ Ah, I see, you don't care for art,” replied Mr. Triptree. “ You watch the picture market as closely as I do, and you'll learn how to appreciate it. Properly looked after, pictures are as pretty an investment as a man need wish to have.”

And it was after this fashion that art was cultivated and encouraged by not a few of the wealthy inhabitants of Blackhampton.

This conversation between Hammond and his host had taken place before dinner in the drawing-room. That meal was now formally announced, and at this juncture Mrs. Triptree made her appearance, and Hammond had the honour of escorting her to the dining-room.

The party was a small one, consisting only of Mr. and Mrs. Triptree, Gerald and Ham-

mond ; for the Triptree olive branches were but two in number, and the second son—Gerald's brother—was on this occasion away from home. Mrs. Triptree was a stout, good-humoured, warm-hearted vulgar woman, with illimitable faith in the talents of her husband, whom she had married when in far different circumstances, dotingly fond of her two sons, and immensely proud of The Shrubs and its appurtenances.

“ You have a nice place here, Mrs. Triptree,” said Hammond, wishing to make himself agreeable. “ It is quite a pleasant change after the town life which I now usually lead to come out here.”

“ Yes,” said Mrs. Triptree, “ it is a beautiful place, and as 'ealthy as you could wish it to be ; and I'm sure I 'ope you'll often come out here on a Sunday, for I know you're not used to a town, and it's a long way to your own 'ome. Me and Mr. Triptree drove through Keriden a while ago, and he pointed out to me your uncle's 'ouse. It looks but a damp place, Mr. Rockcliffe. For myself I can't abide them old places, and whenever Mr. T. drives me out, and says Lord So-and-so

lives there, or that's Sir This-and-that's place, they all look so old-fashioned that I say, well, give me The Srubs before all."

"Now, Mr. Rockcliffe, tell me what you think of that fish?" said Mr. Triptree from the head of the table. "Most people would be paying their five shillings a pound for salmon just now, but I went down to the market myself yesterday morning and bought at pretty much my own price. You won't often get a better glass of brown sherry than that either. I bought a whole lot of it at a sale, at a price that would surprise you, and shouldn't mind if I had a cellar full of it—What say you?"

Both salmon and sherry were as regards quality undeniable, and so Hammond was bound to confess, though he did not much appreciate this mode of putting a price on, or rather hinting at the price of, each item of food or drink which was placed on the table. Mr. and Mrs. Triptree were, however, the essence of hospitality, and Hammond had not only too great a liking for Gerald, but also too much innate good taste to appear displeased, and soon found himself learning more about

the value of meats and wines than he had ever done before.

The meal was a sumptuous and a prolonged one, though perhaps somewhat too substantial for a moderate diner, and far too incongruous in its details for a fastidious one, champagne being handed with boiled beef and suet dumplings, and old ale being drunk promiscuously at various stages of the entertainment.

"And now for just one nip of old brandy, Mr. Rockcliffe," said Mr. Triptree, as the cheese was being removed, "and then we shall be in good condition to turn round to the fire and appreciate our glass of port. I hope you understand a good glass of port, sir, for you'll have one here, I can tell you."

"You are almost too hospitable, Mr. Triptree," said Hammond; "but I may confess to a liking for a glass of good port."

"I'm glad to hear it," said Mr. Triptree. "I wish my boy Gerald was of your mind; but you'll see he'll only take a glass of sour light wine which I shouldn't keep in the house but to please him. Never mind—every one to their taste say I, and if he likes to drink vinegar, he shall have it. We shall have

some friends in soon, I daresay, and they'll help us with the port. This is open house on Sunday afternoon, sir."

And this fact was indeed soon demonstrated by the arrival at the hall door of a little two-wheeled pony phaeton, similar to those which Hammond had that morning observed along the road, whereof the body and wheels were simply light wood varnished, and much of the same colour as the leather of which the dashing-looking little pony's harness was made.

The vehicle contained two occupants, and to welcome these friends Mr. Triptree left the room.

"True to our word, you see," Hammond heard a hearty voice exclaim. "I told you we would come over one of these fine Sunday afternoons, and this being a fine one, Sam put Trotter in the Lorne cart and tooled me over. Well, and how do you find yourself?"

"First chop," said Mr. Triptree, "and all the better for seeing you. Take the pony round to the stable, Sam, and ring the bell for the man. Send, what a stepper that pony is!" added the worthy gentleman, as he stood admiring Trotter as he was being driven to

the stable, and whose greatest ambition seemed, at every step which he took, to knock out his front teeth with his knees.

Something in the voice which Hammond had heard had suddenly recalled old memories, and he was trying to remember how this was, and where he had heard it, when his host and the new comer entered the room.

“We’ve no company,” Mr. Triptree was saying—“only a friend of my son’s—a gentleman who I’m proud to welcome. Mr. Rockcliffe, let me make you known to—— What! you’ve met before, I see. Neither owes the other money, I hope?”

“No, no!” said Anthony Northover, shaking Hammond heartily by the hand (somewhat more demonstratively too than that gentleman thoroughly appreciated); “but, Lord! what strange things do come about to be sure. This is what I call a coincidence. Here, Sam!” (this was addressed to his fellow traveller in the “Lorne cart,” who now entered the room), “you and me have been talking about young Rockcliffe all along the road, and blessed if we ain’t——”

“Run him to earth,” interposed Mr. Trip-

tree, with a bend of the legs and in sporting phraseology.

"You remember Sam Weskut," continued Anthony. "You met him at a party at our house, when we lived down at Bow, you know—in the old days, Rockcliffe. Excuse me dropping the 'mister,' but we shall soon, in a measure, belong to the same family. Well, Sam's my son-in-law now, and him and me is in business together. You've got to ask after Mrs. Weskut now, and when I tell you that they've been married nearly a twelve month, and that I'm not a grandpa *yet*, you'll know that you've got to inquire after her very particular. Ha! ha! ha!"

For civility's sake Hammond gravely hoped that Mrs. Weskut was well.

"Ha! ha! keep your eye on business," said Mr. Triptree, jovially.

"Trust a medical man for that. It's the only trade that's licensed to keep open on the Sabbath day bar the publicans."

"Are you then living in Blackhampton?" asked Hammond, by no means appreciating the tone of the conversation.

"Yes," said Northover. "What! haven't

you heard? I'll tell you all about it then."

"Not till you've sat down and got something by you to pull at," said the hospitable Mr. Triptree. "Now, make yourself comfortable. What's the tippie, Northover—port?"

"Aye, aye, sir," replied Anthony, with a nautical air.

"Port it is," responded Mr. Weskut, deftly enlarging upon his partner's joke.

And port for some time it certainly *was*.

What Hammond learned in the course of the conversation which ensued was in brief as follows. When Godfrey Northover had given up and disposed of the business carried on in America Square, Minorities, he had presented to Anthony, who was thus thrown out of employment and deprived of his means of sustenance, a sum of money sufficient to enable him to look out for a business of his own. At this identical time it so chanced that Mr. Samuel Weskut, whom we have hitherto known as a traveller in the jewellery trade, also came into a little property, and was on the look out for a profitable investment for the same, and the two having talked

the matter over together, decided to enter into partnership, and ultimately purchased the stock-in-trade and good-will of a Blackhampton jewellery business which was now being carried on under the style of Northover and Weskut, the first named of the two being the manager at home, and the latter still devoting his talents to the "road." So far the business had proved a profitable one. Weskut was married to Georgina, and the partners had closely adjoining villa residences in one of the suburbs of the town, and to both of which Hammond now received invitations.

In the purchase and transfer of the business Mr. Triptree had been instrumental, and it was thus that they had become acquainted and were on visiting terms with each other.

"Ah!" said Anthony, when all this, to the accompaniment of considerable quantities of Mr. Triptree's old port, had been recounted and discussed at length, "it's wonderful what a little time brings about, and it's astonishing how we're always running up against one another. It was only this morning, Rockcliffe, that me and Sam heard of your being

quartered in Blackhampton, and was asked to find you out, and here we come across you."

"In what way were you asked to find me out?" demanded Hammond.

"Why, by my brother Godfrey. Of course you've heard the news!"

"News! what news?"

"Why, about your cousin Percy being engaged to Godfrey's gal, Gertrude. You've heard that?"

"No."

Hammond had not heard it, but was by no means unprepared for it, and so took the matter quite calmly.

"Ah!" said Anthony, "you ought to have had her. You never ought to have let her slip through your fingers like you did, and let him step in and cut you out——"

"But I have not yet been told," interrupted Hammond, "by whom you were asked to find me out."

"Why by my brother Godfrey, to be sure. You know how bad he was when his wife died; well there's no doubt he's been queer ever since, and his brain is a bit touched. He insists before the marriage of settling

everything, or nearly everything, he's got on Gertrude, and he means to make you one of the trustees. He had heard, it seems, that you had taken up your quarters down here, and wrote to ask me where you were to be found, and to tell me he was coming down."

"You astonish me," said Hammond; "and will he come soon?"

"If you call to-night at the Great Northern Hotel in Blackhampton, I shouldn't be surprised if you didn't find him there—or at all events, hear when he's coming."

Hammond again expressed his surprise, and after that the conversation took a more general turn, Mr. Triptree, Mr. Weskut, and Anthony Northover discussing principally sporting questions along with their port wine until such time as tea was announced, at which meal dainties in the form of anchovy toast and other "palate ticklers," as Mr. Triptree termed them, were served. After which an adjournment was immediately made to the saddle-room, which was also comfortably fitted up as a smoking-room, and where some choice old brandy, some curiously fine whisky, and some extraordinary gin,

together with hot and cold water, were already laid out.

These preparations for a convivial evening would probably somewhat have alarmed Hammond had he not already made with Gerald an arrangement to leave early, and fulfil with him another engagement. He therefore excused himself from joining the smoking party, and amid many protestations of regret from the hospitable Mr. Triptree, and many invitations for future visits, bade farewell to The Shrubs.

CHAPTER IX.

A FAIR FACE.

"I FEAR," said Gerald to Hammond, as they walked away from The Shrubs together, "I fear that you have hardly been repaid for the trouble of coming out here. I have felt all day long that the company was not what you have been used to or what you like, and almost felt sorry that I asked you."

"You have no right to say or to think any such thing," said Hammond. "No one could have welcomed me more cordially or kindly than your father, and I am always grateful for kindness."

"Heaven knows," said Gerald, "he has always been a kind father to me, and has never denied me anything, but I cannot sympathise with him in all his tastes,

and I confess that I do not like all his friends."

"There you have me at a disadvantage," said Hammond good-naturedly, anxious to please his friend, "for Mr. Northover and Mr. Weskut are old friends of mine."

"That is singular," said Gerald, "and you did not know that they lived at Blackhampton?"

"I saw them last in London, where for some years I lived in the same house with Mr. Northover's brother, whose daughter my cousin is about to marry."

"Is your cousin one of the Keriden Rockcliffes?"

"Yes; he is the son of Gregory Rockcliffe—the present Squire."

"He must be a fine fellow."

"Why?"

"Because, pardon me for saying so—I know I may speak frankly to you—I know that the Rockcliffes are a very good family, and that the status of the Northovers cannot be nearly equal to theirs. I admire and respect a man who throws on one side the prejudices of his family for the sake of a girl whom he loves. It requires pluck to do it though."

“Unfortunately for your admiration of my cousin, Miss Northover is in possession of an exceedingly fine fortune, and such being the case, I do not imagine that the match will meet with much opposition.”

“Ah, Rockcliffe, you are cynical. For my part I like to think of people making sacrifices for love and do not care to look out for their probably interested motives. Now, most people would say that Miss Northover was going to marry your cousin simply for the sake of his name and position; most people will say so when she marries him, but do you know I believe it requires quite as much or more pluck on a girl’s part to marry a man whose position is above her own, as it does on a man’s to marry a girl who is considered beneath him. He may have the satisfaction of knowing that his friends believe that he has committed a quixotic, foolish act, but she, poor thing, has to put up with all the condescension and criticism which all his purse-proud friends are sure to lavish on her.”

“Miss Northover,” said Hammond, “is infinitely superior to any one of my cousin’s

relations,—I myself am the most insignificant among them—but I understand what you mean, and why you say it. You are thinking of Miss Tryan.”

“I am always thinking of her.”

“Naturally. Your father, I think you told me, does know of your engagement to her?”

“Yes,” said Gerald, gloomily; “knows of it and laughs at it—declines to acknowledge it, and yet won’t be angry about it. Knows that I go there constantly, and simply thinks me a fool for my pains. I sometimes wish he would quarrel with me about it, and then somehow I should feel I was nearer my end than I am now.”

“Then he is not very indignant about it,” said Hammond.

“Oh, he is though,” said Gerald, “for he thinks a great deal of me, and always said I ought to look to higher things. I have told you who Kate is: the daughter of a small Blackhampton manufacturer who had a good chance once, but who took to drinking and betting, and shot himself the same day that he was sold up. My father knew him well, and

was one of his largest creditors, and I am sorry to say he does not readily forgive a debtor."

"And how long have you been engaged to Miss Tryan?"

"For nearly twelve months now, and my father will not say a word about it good or bad. He will not sanction it, and he will not quarrel with me about it. He simply ignores it, and so does my mother, so that at times I am nearly driven mad."

In acting after this wise it cannot be said but that Mr. Triptree—who well understood the character of his son Gerald—played a very wise part. He strongly disapproved of the attachment which that young gentleman had formed for, and the engagement which he had indeed entered into with, Miss Kate Tryan, the daughter of a fraudulent bankrupt, and who, together with her mother and sister, was supported by the charity of her relatives. He had a very strong affection for his sons, and looked to them to make for themselves good names in the world, for he was an ambitious man.

"I," he would often say to his wife, "will

make the money, and the boys shall make the name known. They've both had better educations than was ever given me, and will stand a better chance along with their betters. I know what I can do and what I can't do. I'll make money against any man, but I don't believe I shall do much more in this world beyond enjoying myself, which, thank God, I can always do." With this object in view he had brought neither of his sons up to follow him in his own business. He was a shrewd man, and knew very well that after the liberal public school education which he had given them, and the society in which he had encouraged them to mix they would be unlikely to take kindly to his calling. Indeed, on an occasion when Gerald was about sixteen years of age, and had while at one of his father's mills witnessed the severe treatment with which defaulting tenants were visited, he had spoken out rather freely his mind on the subject, and had expressed a determination to face the world on his own account rather than resort for a livelihood to what he called "slave driving." Mr. Triptree had been angry at the time, but it caused

him to determine to bring his sons up to other things ; and since, as we have before hinted, he had great faith in the “manager” system—so long as he himself was manager of his managers—he perhaps did not regret the turn of his son’s inclination.

Gerald therefore had been articulated to a lawyer in Blackhampton ; and the second son, who was still at one of the public schools was to have his choice of the learned professions. The attachment of his first-born to so unworthy an object as Miss Kate Tryan had certainly been somewhat of a blow to Mr. Triptree, for that young lady had neither of the recommendations which he desired in a daughter-in-law.

“I want the lad,” he said to his wife, “to marry a girl with either position or money ; of course if she’s got both, so much the better, but I don’t expect to have it all my own way, and as I can find money for them both, let him pick one with position—but as for that girl of Tryan’s, why, damme, she’s got neither—neither blood, bone, nor beauty we say of a horse, and neither blood, bone, nor brass I say of her.”

“But she’s got the beauty,” said Mrs. Triptree, “and Gerald has fallen in love with her pretty face.”

“Because it’s the first pretty face he’s seen, I suppose,” said Mr. Triptree. “Well, I suppose the lad’s been fool enough to commit himself, and so we’ll let it drift on a bit, Mrs. T. Strike while the iron’s hot is a very good proverb, but it don’t apply to young folks in love; if parents or guardians want to break off a love-match, they must wait till the iron’s cold, and then strike. Therefore take as little notice of it as maybe. Of course you won’t go near the Tryans, or have anything to say to them. Mrs. Tryan wrote me a few days ago, asking me if I acknowledged the engagement, and I just put her letter in the fire without answering it, and that’s the course I mean to pursue. Time enough to cut up rough when Gerald’s passed his examinations, and is a full-blown lawyer; but if no notice is taken he’ll sicken of it before then. He’d better make a special study of breach of promise cases, and then he’ll know how to wriggle out of his own with as little expense as possible. I daresay

it will cost me a hundred or two in damages one day or another, but it'll keep Gerald quiet in the meantime and perhaps be a saving in the long run."

And thus Mr. Triptree judiciously consoled himself, knowing well that his easy going wife would as usual follow his lead. Most mothers, under the circumstances, would have become warm partisans of their sons, but Mrs. Triptree, though in most ways an excellent mother, was much too feeble-minded to adopt a course of her own which would be adverse to any expressed opinion of her husband's, in whom she believed devoutly, and though by the attention which she lavished upon Gerald when he came home, and by the numberless ways in which she studied and provided for his bodily comfort, she evinced a certain amount of sympathy with him, it could not be said that she took his part in the matter, or in any way espoused his cause.

Gerald, for his part, loved Kate most dearly, and to him it is only due to say that for her sake he would have made any personal sacrifice ; but he also had a very high respect and regard for his parents, and much as he dis-

liked the existing state of things, was very unwilling to have anything like an open breach with his father. He hoped rather by hard work, and diligent application to his studies, to make a name for himself, which would not only make him independent and free to marry whom he chose, but of which his father would be so proud that he would be only too glad to welcome the wife of his choice. And work hard Gerald certainly did, and notwithstanding that the field in which he laboured was terribly overrun in Blackhampton, almost every respectable family in that large town appearing to deem it necessary to bring up at least one son to the legal profession, he bid fair to outstrip many in the race, and to win for himself a not unworthy reputation. Gerald's was a warm and enthusiastic nature : he loved and believed in work, in devotion, and in self-sacrifice, and though it cannot be said that he had yet been in any way severely tried, for with the exception of this matter of his affection for Kate Tryan, his every wish had throughout his life been gratified, and even now he met with no harsh words, and always had his pockets well filled, there was

that in him which only required development to show that there was in him the making of a fine man.

Certainly none of that development which a quarrel with his father, and a consequent dependence upon himself, might have produced, was encouraged by Mrs. Tryan or her daughter Kate. Mrs. Tryan was one of those unfortunate ladies who "have known better days." When she had married she had brought to her husband (himself a handsome and prosperous man) her own small fortune, and for some years they had lived a life which was in her estimation, the summit of human ambition. She had had a large establishment, driven in her own carriage-and-pair, mixed in the best society of Blackhampton, and had been herself considered as one of the first among the *élite* of the place. Little had the poor creature known that during these days her husband was living far beyond his means, was playing a desperate game with fortune in which only quick strokes and bold moves (one of which had been the expensive home establishment and social display in which she had revelled) could serve him, and that by their

means the inevitable crash was not avoided, but merely deferred from day to day. On the first appearance of the bailiffs in his house he had shot himself, and in one short hour she had to learn that her husband was a bankrupt, a thief, and a suicide, and that she must exchange the life of luxury, to which she had been accustomed, for one of penury, in which she and her two little daughters, then mere children, would have, without a penny, to face the world, and unluckily that immediately present world which her husband had defrauded.

All these things taken into consideration it cannot be said that the poor lady had played her part badly. For the credit of human nature, too, one is glad to be able to record that she had at once received help from those who had most suffered by her husband's ill-doing. At the first meeting of his angry creditors (several among whom were through him well-nigh ruined), it was unanimously resolved that sympathy must be shown for the unfortunate widow, and that out of the fragment of the estate which was left to be divided among them, something should, if

possible, be set on one side for her and for her children. Such sentiment is not seldom to be found among stern men of business who trade in towns similar to Blackhampton, and it may not hereafter form an unimportant item on the credit side of their final accounts. Of course to such actions there are always some few malcontents who are sticklers for the "letter of the law," and foremost among these was Mr. Triptree, who had been "hard hit" by the defaulting Tryan. Triptree was in those days a comparatively young and struggling man. He was struggling for two things, for wealth and for position, for his origin had been obscure, and the start which he had made in the world had been due solely to himself. He greatly envied such men as Tryan, when he saw them lolling back in their fine carriages, and heard too of their magnificent entertainments at home : even in those days he had had a love for sport, and he coveted this man's well-bred horses and the leisure he had wherein to ride them. One day when returning from the hunting-field, he at that period of his life hunted about thrice in a season on a horse which he hired for the day, and which

as a rule did duty as leader in a four-horse omnibus, he overtook the great man and rode alongside of him.

He was surprised at his affability, and flattered that he knew his name, which in course of conversation transpired, and becoming better acquainted with him, he was not ill-pleased to have an opportunity of associating with him in sundry speculations ; and, finally, on the same day that he received the much coveted invitation to visit him at his house, of lending him the sum of five hundred pounds. The banquet to which Triptree was bidden, however, had never come off. On the day on which it was to be holden, Tryan had shot himself, and the world knew that he was insolvent and a swindler. Poor Triptree's rage and dismay were terrible. Before all things he plumed himself upon being a shrewd man of business, and one whom it was impossible to take in ; nor must it be supposed that he, without receiving good security for it, had lent, even to a man for whose intimacy he longed, so large a sum. No ; on the day on which he had handed over his five hundred pounds he had received in exchange a policy

of insurance on Tryan's life for double that sum, and the fact of Tryan having died by his own hand had reduced that policy to the value of waste paper!

In those days five hundred pounds was to him a large sum, and a long time had to elapse before he recovered the blow—(a time during which the services of the omnibus horse were not once called into requisition)—or missed an opportunity to rail against the name of the man who had thus robbed him. As it has been shown, however, things had ultimately prospered with Mr. Triptree, and he had ceased to think of his old misfortune, or to bear a grudge against the author of it, when one day Gerald announced that he was anxious to make his daughter his wife. That this was rather “hard lines” upon Mr. Triptree every one will allow, and it must be conceded that he had acted both wisely and temperately, inasmuch as he had given vent to no ebullition of temper or disappointment, but had let the matter drift on in the hope that time would do for him what he felt on the moment unable to do for himself.

As we have seen, he had held no communi-

cation on the subject with Mrs. Tryan, nor indeed had he seen much of her since her husband's death, but his knowledge of her character, gathered partly from his own acquaintance with her and partly from hearsay concerning her, taught him that she would unwittingly and unwillingly help him to gain his end. For ever since the days of her prosperity, poor Mrs. Tryan, instead of reducing her desires to the level of her means and of bringing up her daughters in accordance with them, had constantly pined for, and endeavoured to regain, her lost position. To mix in what she called genteel society was indeed the summit of this lady's ambition and her ideal of the height of earthly happiness. With such aims and desires it need hardly be said that her life had become more than ever a blighted and unhappy one, for of course now that she had been brought low, the wealthy acquaintances of her early days were chary of having much to do with her, and thus she laid herself open to numberless slights and endless mortification. Nevertheless to keep some sort of social position, and with a perseverance worthy of a better cause, she never

ceased to struggle ; with those whom she considered to be "commonplace" on no account would she associate, and in her efforts to secure for her daughters well-to-do husbands, she was untiring.

Brought up after this fashion, and instilled with such notions her two girls cannot be said to have had many advantages, but in some ways Mrs. Tryan was a clever and a wise woman, and out of her slender means had, by hook and by crook, managed to give them both a very fair education, and as they were endowed with considerable personal attractions, she fondly encouraged and cherished the hope that through their marriages with wealthy men she might herself, in the autumn of her life, enjoy some of the pleasures which had been so long denied her.

Her eldest daughter Kate—a blonde of great beauty—fully shared in her mother's views and ambitions, and having been introduced to young Gerald Triptree, and having secured his admiration—as indeed she did that of most young men—by no means discouraged him in the marked attention which he at once began to pay her, and though by

the time he asked her to promise to become his wife she really cared for him for his own sake, for it was almost impossible for any one to be thrown much with Gerald and not to be won by him, I fear that, like her mother, she had no small regard for his father's reputed wealth, and for the fact that he had only one brother with whom ultimately to share it.

Mr. Triptree's opposition to their engagement had of course been a blow, but it can hardly be said to have been an unexpected one, and setting on one side Kate's real feeling of affection for Gerald, both mother and daughter agreed that the opportunity was one which must not be lost, and that Mr. Triptree's objections must be overcome or lived down, for out of their very limited acquaintance a more eligible suitor than Gerald was not likely to offer himself.

I have said that Mr. Triptree had, out of his worldly wisdom, calculated that Mrs. Tryan would unwittingly and unwillingly aid him in his desire to break off the engagement of the young couple, and she did it after this wise. Day after day, and in every conversation which she held with him, she laid

before Gerald his obligation to love and respect his father, and the wrong which he would commit, not only towards himself and him, but also towards Kate if he allowed his own feelings to weigh against his filial duties or his worldly prospects. Of exhorting him to exercise patience she was never tired, and on none of his visits, and these we may be sure were neither few nor far between, did she fail to inquire with the utmost solicitude after the health of his "papa" and "mamma."

Now Gerald owned to himself that he would certainly have felt a greater amount of respect for Mrs. Tryan had she taken a more independent course, and, while acknowledging his engagement to Kate, ignored the question of his father's opposition to it until such time as he himself should speak of it. But this she did not do, and it must be owned that the fair Kate herself lost no opportunity of impressing upon him his duty to his parents, and the sorrow which she would feel if for her sake he felt it incumbent upon him to have any difference with them. All this had its effect upon Gerald, and though he was at present in that state of love that

nothing on the part of Kate—short of attention to another man, and concerning this she was, in his presence at least, very particular—could possibly offend him, he did sometimes own to himself that Mrs. Tryan was apt to be tedious.

With a friend it was impossible for Gerald Triptree to be reticent, and having formed for Hammond Rockcliffe a sincere attachment, it was but natural that he should acquaint him with his attachment to Kate, and tell him of his difficulties concerning their engagement, and it was in order that he might be favoured with an introduction to her in her own home that Hammond had left The Shrubs early on this Sunday evening.

From the thread of their conversation I have considerably digressed, and as it would probably be highly uninteresting to the reader to listen to all Gerald's praises of his lady-love, I will take it up again where it touched upon another subject :

“But you told me that Mrs. Tryan had two daughters,” said Hammond, “and you speak only of one. Does the other one live at home?”

“Oh, yes—Minnie Tryan. I have not yet told you about her. She is a dear girl, but gives her mother a great deal of anxiety. You must know——”

But Hammond and Gerald were already too near the Tryan's house for there to be much opportunity of the latter acquainting the former with many of the particulars of Minnie Tryan's life, and as I wish full justice to be done her, and she being worthy of it, I will give her, as she deserves, a chapter to herself.

CHAPTER X.

MINNIE TRYAN.

CHILDREN born of the same parents, but endowed with different dispositions are not only every day to be encountered, but are associated with the earliest records of the history of the human race. Were not Adam and Eve the parents of Cain and Abel—Isaac, the father of Esau and Jacob; and Jacob, in his turn, of the ten sons who inherited his own selfish and objectionable disposition, and of Joseph and Benjamin who would appear to have taken more after their easy-going uncle Esau? This, by the way, is not I fear the orthodox mode of looking at the matter, but I confess that I always feel that Esau is somewhat hardly dealt with in history, and that Jacob receives more credit, as well as more of his

share of earthly prosperity than he in any way deserves.

Be this, however, as it may, I have very good authority for showing that Kate Tryan and her sister Minnie, though born of the same parents and brought up under exactly similar circumstances were very differently constituted, and possessed ideas and sentiments as widely asunder as are the two poles.

Of Kate I have already spoken as of a very beautiful girl, full of regrets for the social position which her family had lost, with a heart full of longing for the pleasures and luxuries of life, and ready to strain every nerve and use every effort to secure for herself that which she believed to constitute happiness—in other words, to make a good marriage. In the ordinary way, and when she was alone at home with her mother and sister, Kate was not the most agreeable or fascinating of young ladies, for at such times she would be frequently fretful and peevish, and grumbled loudly at her lot in life, and the pleasures which fate had denied her. Mrs. Tryan's disposition was a similar one, but she had more

courage and endurance than her daughter, and she possessed too a firm belief in the efficacy of effort, and thus while they were equally discontented with their lot, the mother was able to comfort herself with the knowledge that she lost no opportunity of endeavouring to improve it, while Kate frequently gave way to long periods of despair. That these periods were not while Gerald was a visitor at their house I need hardly say ; while he was by she was as amiable and as charming as it was possible for so beautiful a girl to be, and if occasionally she evinced a consciousness that her surroundings were not to her liking, she did it in so pretty and becoming a way that it only made Gerald the happier to think that one day it might be his good fortune to place her in a position consonant with her tastes.

Minnie's nature, views, aims and ends were altogether different, and indeed Mrs. Tryan's constant theme of conversation with Kate and her more intimate friends, was the amount of trouble and anxiety which this young lady caused her. For not only did Minnie insist on being constantly cheerful, happy and contented,

but she would openly and with much earnestness assert that their life might and ought to be a happy one, that they would do well to try and make it so, and not waste time in striving for, and longing after, things wholly beyond their reach, and therefore impossible for them to attain.

But this was not the worst. Not contented with mere words, this graceless young lady was so independent that she deliberately formed friendships and intimacies with people in a similar position to their own, and even made friendly overtures with their very neighbours, among whom it had ever been Mrs. Tryan's pride to know that it was tacitly acknowledged that, although now living in a house with a low rental and in impoverished circumstances, her antecedents had been very different, and it could not be expected that she should mix as an equal with those who neither knew nor desired a higher condition of society.

But all these delightful little social distinctions and barriers her own child was doing her best to overthrow.

"You pain me very much indeed, Minnie,"

said Mrs. Tryan one day, almost in tears ; and when she had met Minnie wheeling the double perambulator containing the robust, but not over clean, youngest children of their next door neighbour, a man who had been a footman in a gentleman's family and now went out as a waiter by the night, "if I had encouraged you in this sort of thing it would have been different, but you know how I have always striven to keep myself aloof from the common herd, and yet you do all that you can to place yourself on a par with them. After the way in which I pinched and contrived, and denied myself in order to give you a good education, and to make a lady of you, it is too ungrateful—upon my word it is."

"My dear mamma," returned Minnie, "what on earth has a good education got to do with pushing a perambulator? but wait till I exonerate myself. At the bottom of the hill I saw the Browns' perambulator with a great head lolling out on each side of it, and behind it that preposterous little servant of theirs who, poor child, had almost to stand on tiptoe to reach the handle, and who was going almost black in her face in her efforts, not to push

the machine up the hill, that she seemed to have abandoned as a task altogether beyond her, but to prevent it running back of its own accord and so annihilating her. Both the little Browns were screaming lustily: the east-wind was nearly cutting them in two; their poor little eyes and mouths were as full of dust as they could be, and under the circumstances I thought it only an act of common humanity to come to the rescue, and propel them up the hill, which I can assure you was no such very heavy task, and you know I had not even to come out of my way to do it."

"I would not have touched the Browns' perambulator with a pair of tongs," said Kate scornfully.

"You certainly should not have done it, Minnie," said Mrs. Tryan; "and then to stop in the public road and shake hands with Mrs. Brown."

"Did she do that?" asked Kate.

"I am afraid I did," said Minnie. "You see she thanked me and offered me her hand, and as I hadn't a pair of tongs I gave her mine. I wish we could afford to keep two pair, then I would always carry one with me."

“Mamma,” said Kate, indignantly, “do you mean to sit by and hear me spoken to like this?”

“I hope, my dear,” said Mrs Tryan, “that Minnie is only thoughtless. She would hardly, I think, speak and act as she does if she knew how much it pained me. She is younger than you, and has yet to learn to have a proper pride. Unlucky reverses have made our position a painful one, and we should always remember that in more senses than one we cannot afford to do as others do. Situated as Minnie is she cannot afford to demean herself to the Browns or even to be friendly with them. If any of her father’s relations had seen her wheeling that perambulator, the consequences might have been direful.”

“Under any circumstances her father’s relatives decline to acknowledge her,” returned Minnie; “so I cannot see that it would so much have mattered.”

Little circumstances similar to this one in which the Browns’ perambulator played a part, occurred almost daily, and all of them proved to Mrs. Tryan and Kate that Minnie was wholly without that “proper pride” which

they had agreed in their peculiar circumstances, was the one sentiment which should before all others be cherished and encouraged.

Disappointing as this was, however, Minnie was so useful both to her mother and sister that, although it could not be expected that they could either forget or pass over her numerous shortcomings, they had by degrees learnt to tolerate a great deal in her, and it is not impossible that Mrs. Tryan sometimes acknowledged to herself that, for the comfort of them all, it was well she was so willing to turn her hand to anything, for indeed it was a question how without her they would have got on.

We most of us know that the individual in a household who receives the most attention is the one who demands the most, and that the weak go to the wall, not so much on account of their weakness as on account of their want of self-assertion either physically or by word of mouth. If you want sympathy for pain it is well to cry out loudly about it; if you desire to be constantly waited upon state openly and often your inability to wait upon yourself; in a word if you wish to have general consideration shown you, make it

publicly known that you consider yourself an aggrieved person, that your delicate nature and fine sensibilities demand for you divers attentions of which the more thick-skinned of your family and friends do not even think, and if you happen to be the first in the field you will soon find yourself in the position which you desire, and that others will make way for you, and give up to you simply because you have been shrewd enough to ask them so to do.

There was no earthly reason why Kate Tryan should have received more consideration than her sister Minnie. Both had had the same bringing up and education, the one was equally as good-looking as the other, and it cannot be said that Mrs. Tryan had shown for either any special preference; but now that the two girls had grown up to be young women, and took an active part in the management and conduct of their small household, it seemed to be understood (for there had never been any discussion about it) that the work was to devolve upon Minnie, and that Kate was merely to assist with her judgment and opinion, and that she had a perfect right to

be exceedingly hurt in her mind if the same were not acted upon. Then it naturally came to pass that Minnie, having shown this liking for work while Kate had evinced that her tastes lay more in the elegancies of life, more money was spent upon the dress and decoration of the one than of the other. Indeed it would have been very unsuitable had Minnie, who went about the house with her sleeves rolled over her elbows and her dress pinned up to her knee, worn anything but old garments, while Kate, who took such care of her things and sat so quietly over her embroidery was surely free to indulge so far as her mother's slender purse could enable her to do so, her pretty taste for dress? And as Kate could not bear to wear old things, and Minnie did not seem much to mind about it, it followed, as a matter of course, that new dresses were seldom ordered but for the one, and that the other usually arrayed herself in second-hand apparel.

Not, be it understood, that Minnie ever appeared, or allowed herself to appear, untidy in her attire. Indeed this young lady was as fastidious as most with regard to her personal

appearance, only a very little satisfied her. Both she and Kate had charming figures. Kate, somewhat the taller of the two, slender-waisted, and with sloping shoulders, was the more graceful in her bearing, while Minnie's dainty little figure approached more to what is sometimes termed the "trim;" and Kate would sit by in languid surprise at the interest which Minnie would take in cutting, contriving and shaping one of her cast-off dresses to fit to a nicety her own little body.

"Is it worth while, Minnie," she would say, "spending so much time over a dress for the rough work in which you seem to take a delight?"

"Certainly it is worth while," said Minnie; "I hate to see a girl whose things fit her like a sack. I couldn't do my work neatly if I didn't feel neat myself."

"The rough work," spoken of by Kate of course told its tale, and Minnie's hands and arms, though not one whit less shapely, became soon of a less snowy white than her sister's, and having the greater part of her time and her thoughts occupied with her household duties, for they kept but one very

small servant, she could only simply braid and plait her glossy brown hair, whereas Kate paid great attention to her long golden tresses, and coiled them in a way ravishing to see; and thus it became universally acknowledged that Kate was the superior of the two, and that Mrs. Tryan had shown her usual judgment in bringing up Minnie to do the useful work of the house, and allowing Kate leisure wherein to improve herself. But a change was to come, and Mrs. Tryan was to be more than ever impressed with the ungrateful and extraordinary disposition of her youngest daughter.

Of the exceeding slenderness of Mrs. Tryan's income, I have more than once spoken, and, indeed, it required all the care and management of which she and her two daughters were capable to enable them to keep up their very small house, to dress respectably, and, in short, to accomplish that feat which is frequently described as "making two ends meet." It had been her intention that one at least of her girls should go out as a governess, and it was with this object that she had been so anxious about their education, and had

even succeeded in inducing some of her husband's and her own relatives to contribute towards the expenses thereof, but Kate had evinced and expressed such a decided distaste for teaching others, that her fond mother had been induced to allow her to remain in idleness at home, feeling confident that the day could not be far distant when some eligible bachelor would be attracted by her pretty face, and that she would be provided for in a way which would above all others be satisfactory to her. Minnie, as we have seen, had taken upon herself most of the work of the little household, and her time being thus occupied, and she being very young, it had not probably occurred to her that the right and the wise thing for her to do would be to relieve her mother of the expense of keeping her, and that it would be well for her to earn a livelihood for herself. Thus they lived on, and by exercising the most rigid economy, and planning and contriving as women so well know how to do, not only at the end of the year did the two ends just come together, but they were able to present so good an appearance to the world that, although their neighbour, Mrs. Brown,

who was as vulgar as well as a jealous woman, might to a certain extent have been right when she said that "the Tryans put all their money on to their backs and none into their stomachs," they had the reputation of being better off than they were.

But any little additional expense over and above the ordinary cost of their living quite crippled their resources, and when anything of the sort occurred, it was Mrs. Tryan's unpleasant task to apply to those relatives and friends to whom she was already indebted for her income, for additional assistance, and though for a long time such assistance was never refused, it was given so grudgingly and with so many remarks as to its being her duty to limit her expenditure to the amount which she received annually, and so forth, that it was only under the most urgent circumstances that she could screw up her courage to the ordeal.

When, however, young Gerald Triptree showed how great an impression had been made upon him by Kate, and Mrs. Tryan felt that in him was the wealthy suitor for whom she had longed, she made up her mind that

so golden an opportunity must not be suffered to go by, and that prudence must for the nonce be thrown on one side.

Pretty new dresses therefore were ordered for Kate, the small stock of furniture of which they stood possessed was thoroughly overhauled, and extravagances committed in the shape of new chair covers, a new carpet, and even of new wall papers ; when Gerald was invited to spend an evening more good things were placed on the table than in the ordinary course of things appeared there in a twelve-month, and, to quote Mrs. Brown's words, the Tryans "went it like anything."

Mrs. Tryan gained her wish. Gerald proposed to Kate and Kate accepted him ; but the good lady's satisfaction had been sadly interfered with by the opposition, or rather indifference, to the engagement displayed by Mr. Triptree, and though she was willing to believe that time would set this right, the settling of the bills required her immediate attention.

The usual application to the relatives was made, and for the first time denied. The letter which Mrs. Tryan received in answer

to her request was a hard but perhaps not altogether an unreasonable one. It was plainly pointed out to her by those upon whose bounty she depended, that in their opinion she was not justified in making these additional demands while her two daughters led idle lives at home; that considerable assistance had already been given towards defraying the cost of their education, to the end that they might become governesses, and so be independent of charity, but that instead of this plan having been carried out they were being encouraged in doing nothing, and in conducting themselves as young ladies of position, and, in fine, that it had been determined that not only must the present application be refused, but that unless the girls at once made an effort to do something for themselves, all support would be withdrawn.

This letter drove poor Mrs. Tryan almost to her wits' end. What was she to do? According to her theory, if Kate were now, whether she liked it or no, sent out as a governess, the aversion which the Triptree family had displayed for the engagement between her and Gerald, would naturally increase tenfold, and

that even Gerald himself might be disinclined to extend to a governess the affection which he lavished so warmly upon Kate in her own home. To run the risk of losing Gerald was before all things to be deprecated, and yet something must at once be done to appease the angry relatives. Minnie must go. She was exceedingly useful at home, but that must somehow be got over, and it could only be hoped that Gerald would be generous enough to overlook the humiliating fact that the sister of his intended wife was obliged to earn her own living.

Mrs. Tryan, therefore, resolved at once to inform her youngest born of the contents of the letter, and her decision concerning it.

“Well,” she asked anxiously, as Minnie finished reading the obnoxious epistle. “What do you think of it?”

“Think of it!” cried Minnie; “why there is only one thing to think and to say about it—they are quite right and we are all in the wrong not to have thought of it before.”

“Well, I hardly expected you to say that, you ungrateful girl,” said Mrs. Tryan, indignantly. “What, I am quite wrong, am I, in

endeavouring to keep my daughters at home like ladies, instead of insisting, as most mothers would do, that they should go out and work for themselves? A nice return this is for all I have done for you."

"Mamma," said Minnie, "I did not mean that it was you who had been wrong. You have done everything you could for our sakes, I know; but Kate and I have been very wrong in not having better realised our positions. Of course we ought to work for ourselves, and make ourselves independent of everybody."

"Then you do not offer any opposition to going out as a governess?" said Mrs. Tryan—perhaps somewhat relieved on this score, for though a lady with a fairly strong will of her own, she stood somewhat in awe of her daughters, who were apt to manage her pretty much as they liked.

"Opposition!" replied Minnie, "certainly not. I shall write to-night and tell them of my determination. Indeed, I long to be at work, and to prove to them that I mean what I say."

"What we shall do without you at home, I

am sure I do not know," said Mrs. Tryan. "Of course you must take a resident governess's situation—daily governesses are paid so badly."

"I do not know what I shall do at present," said Minnie, "but I daresay I shall soon be able to decide. What does Kate say about it?"

"I have not yet spoken to Kate," said Mrs. Tryan. "Of course her engagement to Mr. Triptree——"

"Does not make a bit of difference," broke in Minnie. "She will do something as well as I, and if Gerald Triptree is worth having or thinking about, he will respect and love her all the more."

"So you may think," said Mrs. Tryan; "indeed you are rather too fond of saying what you think Minnie, and of believing that no one is right but yourself. If you had had my experience you would know that a young man in Mr. Gerald's position would have a good excuse for breaking his engagement if he found out he was tied to a governess."

"And if that is the sort of young man he is," said Minnie, "I should say that the sooner

the engagement were broken the better, and I should think Kate would say the same thing. If I were in her place I should break it at once, and so I have told her."

"And a very ill-natured thing it was to say," said Mrs. Tryan. "Kate was much hurt about it. What could have induced you to say it unless it was jealousy, I cannot imagine."

"That's not a very good-natured thing for *you* to say, mamma; but if you want my opinion of Kate's engagement to Mr. Gerald Triptree, it is that you ought not to tolerate it for one single day until his father and mother acknowledge it and acknowledge you. I feel positively ashamed to look him in the face when he comes here, and I blush when you ask after his parents. You say I have no proper pride—perhaps not; but I have a feeling which tells me that we ought to be ashamed of acting as we are, and that we make ourselves very ridiculous in striving to mix with people who are better off than we are and consider themselves above us. There—perhaps now you will be reconciled to my going away as a resident governess. Now

I will go and talk with Kate about this letter, which I should agree with you, was perfectly abominable if I did not know that it was perfectly justifiable."

And not waiting to hear Mrs. Tryan's indignant remarks on this undutiful outburst, Minnie left the room and went at once to her sister full of her new determination to work and be independent.

But upon this, as upon many other subjects, she found that she and Kate held very different opinions. Kate was highly indignant with the relatives who had written the letter, was quite sure that the right thing to do was to ignore it altogether, and to take no notice of the vulgar threats which it contained ; was convinced that there was not the slightest necessity for altering their present mode of life, and at once took up her mother's argument that, so far as she was concerned, it would be in the highest degree unbecoming in her if, just as she was engaged to Gerald Triptree, she should demean herself by taking a situation as governess. As for Minnie, and the view which she chose to take of the matter, that was just what one might have

expected. Minnie had no pride and no spirit. If, as their mother said, it was better that Minnie should go, of course it was a good thing that she did not mind, but nevertheless it was provoking in her that she did not grumble about it.

But Miss Minnie's opinions on the subject were so decided that she could by no means be induced to let it drop, and having taken upon herself the duty of answering the letter, and stating the course which she intended to take, she returned with renewed energy to Kate, bent on inducing her to adopt a similar one; but Mrs. Tryan went over to Kate's side, being not a little incensed at the way in which Minnie spoke out her mind, and during the next few days if open warfare was not waged, so much sharp argument and discussion went on, that the usually quiet little house was completely changed. Eventually Minnie had to acknowledge herself defeated, for Kate was quite immovable, and having come to this conclusion, she began to look about her and to form her own plans.

In a few days these were ripe, and she informed her mother that she had taken a

situation and meant at once to commence work.

“What do you mean?” asked the amazed Mrs. Tryan, “taken a situation without having consulted me? Really, Minnie, “you are too headstrong and self-willed. Such a step cannot be taken without the gravest consideration. Into what family pray do you propose going, and from whom have you had references? I shall certainly require them before I permit you to enter into a formal engagement, and shall not entertain any place without a strong recommendation from a clergyman of the Church of England. You mean to commence work at once? Why, you foolish girl, you know very well that it will take some weeks to get you ready. You will have to have a thorough new outfit before you can go into any gentleman’s family. You must not speak and act in this way.”

“I mean to save you the expense of an outfit,” said Minnie. “It would be absurd, just when we want money, to forestal my first year’s earnings by buying a quantity of unnecessary clothes. Besides,” she added, while a somewhat humorous expression came

into her face, "in the place which I have taken new dresses are not required."

"It must be a very queer kind of place then," said Kate, smoothing her own becoming dress and looking somewhat disdainfully at Minnie's shabby one, "if they are willing to take you as you are now. I know you have worn the same things all this week, so whoever the people may be they can't have seen you otherwise."

"Minnie has acted very wrongly," said Mrs. Tryan, "in entertaining any situation without consulting me, and I am deeply hurt at her undutifulness. Perhaps she will now be more explicit, and tell me who and what these people are."

"Dear mamma," said Minnie, gently, "I mean to be explicit and to tell you just my ideas and my plans. I should have done so before, but that I knew you would not approve of them, though I am sure that the time will come when you will acknowledge that I am right. I do not want to go and be a governess. I do not want to leave home, and you, and Kate. I know that I can be useful to you, and that you would

miss me when I had gone. I want therefore to do something which will enable me to come home every evening, and still see to things here. First of all, I thought I would go and be a daily governess, but places are difficult to get, and the pay is as poor as the work is hard, and besides that I am not qualified to take a first-rate situation. You hardly know, mamma, how much a governess is expected nowadays to know and to do. Then again, there is that great objection which I have just raised, that to be a governess at all would involve immediate expenses which instead of helping us out of our present difficulties would only get us into fresh ones; and once again, I know a governess' life would not suit me, for I should soon get cross and ill-tempered, and should imagine that everyone was slighting me, and though you think I have no pride I could not bear that. Well, I have been thinking well over all these things, and could not help wondering whether there were not means in Blackhampton of earning money in other ways besides teaching, for which I know I am not at all fitted. I have made inquiries and find

that there are numbers of girls here employed in factories, not at common work, but at skilled work, quite as pretty and as interesting as any accomplishment, and that when they are very clever at it, they can earn quite as much as governesses without having the horrible expense of having to dress like a lady of means, while in comparison they work quite short hours. In the jewellery trade there are plenty of girls working at pretty light work, which, if it were the fashion, as perhaps some day, like wood-carving, it will be, ladies would delight to do in their drawing-rooms. There, that is my idea. Of course I don't know how I shall succeed, but I have found a place where the people are quite ready to teach me my work, and I mean to give it a trial."

To say that Mrs. Tryan was aghast at this statement of her daughter's would convey most inadequately to the reader the state of that good lady's mind. Though Minnie's remarks had not at the commencement been allowed to pass uninterrupted by her mother—interruptions which I have not thought it worth while to record—the termination of

them seemed for the moment to strike her dumb with horror and amazement, and she sat speechless, though quivering with indignation.

Kate, however, was at no loss for words in which to express her anger with, and contempt for, her sister.

“So you would actually think of going to be a low factory girl,” she cried. “You mean-spirited, selfish creature, and yet all the time you take credit to yourself for doing what is right. Yes; I say you *are* selfish—abominably selfish—for of course if you carry out this wicked, detestable scheme, all *my* prospects and chances of happiness are at an end.”

Minnie had said her say with most unwonted nervousness and hesitation. She knew that what she was about to do would cause her sister great annoyance and her mother no small amount of pain, but having determined in her own mind that the course upon which she had decided was a right and wise one, she had nerved herself to the task of breaking it to them. Now, however, that the ice was broken, and Kate had commenced

her attack, she recovered her self-possession and re-asserted herself.

“You have no right to speak to me like that, Kate,” she said. “Mr. Gerald Triptree is in love with you, not me, and if anything which I can do can affect him in his feeling for you, he is not worth a rush, and the sooner he takes his leave the better for you. You talk of my having no pride. If you had any, you would feel as I do, and work your fingers to the bone rather than be dependent upon unwilling help from others. If I take extreme views and do extreme things, it is because you and mamma drive me to it by your nonsensical airs, and your efforts to appear otherwise than what we really are.”

At this juncture Mrs. Tryan, hearing her name and her actions thus made light of, recovered her speech and took her part in the stormy discussion which ensued.

With this little family dispute I will not further weary the reader. Such scenes are always sad and disagreeable ones, and since, in them, people are invariably seen at their worst, none of my characters would gain by a detailed account of this one, which ended

with Mrs. Tryan and Kate shedding tears, and Minnie, with dry eyes, though pale face, being more determined than ever.

Indeed, this little lady had a will of her own which was too strong for either her mother or sister, and so in the course of a day or two they both had to acknowledge ; and when on a certain Monday morning she first sallied forth to commence her new vocation, they felt themselves so thoroughly defeated, that they even ceased to speak to each other of her dreadful conduct.

And then ensued for poor Minnie a very trying time. At home she had to encounter cold looks and hard words, while her work, which had in theory appeared so easy and so pleasant had in practice proved to be laborious, difficult to learn, and in many ways unsuited to a girl whose nature was sensitive, and whose experience of the world and of people of little worth. The work itself was interesting enough and well fitted for quick fingers and a bright and clever taste ; but the work, of course, meant workfellows, and upon their different ways and habits Minnie had not counted. At the end of the first week she

was so far discouraged that she asked her employers whether it would be possible for them to allow her to take her work home, and do it there, but having been told that this was impossible, she made up her mind to overcome her prejudices, for even though she might acknowledge to herself that she had made a mistake, she could not bear the idea of her mother and sister's triumph over her. Her heart too told her that she ought to succeed ; that her theory that it was better for a girl in her position to earn good money at what was in its way a fine art, than to earn less as a second-rate governess, which she knew well was all that she was in that capacity fitted for, was a good theory, and was one which ought to work well in practice, and she decided that the difficulties which beset her were trivial and ought to be surmounted.

And so with a praiseworthy courage she nerved herself to her task, and not only did she work hard all day, but when at home she still fulfilled the majority of the house duties which had always fallen to her lot, and amidst it all always wore a cheerful look.

Among the Tryans' circle of acquaintance (which was limited), the opinions about Minnie Tryan and her conduct (which were unlimited, for they extended into other circles) were pretty equally divided among two parties, whereof one sympathised deeply with Mrs. Tryan, and loudly condemned her daughter's eccentric, undutiful, and unladylike conduct, while the other applauded her independence, averred that she was quite right in showing that she believed that she had no pretensions to be called a lady, and that the sooner the rest of the family followed her example the better. Among these Minnie had to fight her own way. The slights of the first party she outwardly received with contempt, but inwardly felt keenly ; the boisterous familiarity of the second party was distasteful to her, and she resented it.

Was she right or was she wrong in the course of life which of her own free will she had adopted ? After a few months this was a question which she was continually asking herself, and to which she could never find a satisfactory answer. Her theory had no doubt been an excellent one, but she stood too much

alone. To be first in any field is always a trying position, and one which a young and inexperienced girl can hardly be expected to fill with entire comfort and satisfaction to herself. Minnie Tryan persevered and was apparently as happy as she was cheerful, but no one knew how sorely she stood in need of friendly sympathisers and advisers, or how keenly she felt the want of them. Both Mrs. Tryan and Kate benefitted materially by her weekly earnings, but expressed by their silence, much more eloquently than they could by words, the indignation with which they regarded her conduct, and never from Monday morning to Saturday night did they ask a single question as to the manner in which she spent the many hours which she passed away from home. This was Minnie's position, and the position which Mrs. Tryan and Kate held towards her, on the Sunday evening when Gerald Triptree proposed to introduce Hammond Rockcliffe to them. Of it, however, Gerald knew but little; indeed when he visited them he was too much in love with Kate to have eyes or ears for any one else. He knew that Minnie worked, he believed that

she was eccentric, had heard from Mrs. Tryan that she was undutiful; but had for her a very sincere liking as a good little body who waited most cheerfully on Kate.

This for the present is all that need be said of Minnie Tryan, though, by the way, it ought to be stated that the firm by whom she was engaged was the newly established, but enterprising one of Northover and Weskut.

CHAPTER XI.

HAMMOND UNDERTAKES A TRUST.

HAMMOND left the Tryans' house early, and walked alone to Blackhampton. He had been charmed by Kate, interested and amused by Minnie, and, if the truth must be told, somewhat bored by Mrs. Tryan. On the other hand Kate pronounced him as delightful, Minnie thought him pleasant but reserved, and Mrs. Tryan was wholly won by the gentlemanly condescension which enabled a young man so aristocratically connected, to spend an evening in so humble a home as her own. He was much pressed to stay until Gerald went, but he was anxious to get to the Great Northern Hotel, and to ascertain whether Godfrey Northover had indeed arrived there ; and was also conscious of the fact that although

Gerald joined in the entreaties, he would best consult his desires and wishes by leaving him alone for a time with his mistress, and so with promises to repeat his visit, he took his departure.

Thinking of his new friends and of his old, of his past life and of his present, and above all of Gertrude, whose image was, alas, always before him, he arrived at the Great Northern Hotel—a huge edifice adjoining one of the chief railway stations of the town of Blackhampton.

What is there that can equal the dreariness of an hotel on Sunday? The lot of that man who has to pass the day of rest alone in an hotel is indeed an unenviable one, but luckily, if we are to judge by the numbers to be found in such places on that day, such men are few and far between. A place, which by reason of the numbers which frequent it, and the bustle and activity which everywhere abound, is for the six working days of the week gay and lively enough—nay, even attractive—becomes on the seventh day an abode of darkness and gloom: the coffee-room resembles a cave of despair, the smoking-room suggests strongly a chamber

of horrors. Without professing to understand anything about hotel management, it may safely be assumed that most of the waiters and other attendants are allowed the privilege of "Sunday out," and that the solitary individual who is usually to be found haunting the coffee-room and beguiling the weary hours by reading the Saturday's paper, only takes his turn—turn and turn about—with his fellows ; but be this as it may, he is usually, in his appearance and bearing, so melancholy that he alone would strike a chill to the heart of any stray guest compelled to pass in an hotel his Sabbath hours, and so strengthen the opinion which he has already formed that he is an intruder, and only served under compulsion. The customers of the commercial room are better off than the more aristocratic frequenters of the coffee-room. The precincts of that sacred chamber are to them as a home, and within them they can be sociable and convivial enough ; besides, they are usually on good terms with the landlord and the members of his family, call the "boots" and the chambermaid by their Christian names, and address the young lady at the bar, with tender in-

quiries after her health, as Miss So-and-So, and in many other ways claim the right of extraordinary attention.

Some very curious and interesting studies are to be found in English hotel life. Mark the guests as they come down to breakfast in the morning. There is the strong-minded man who takes care of himself, secures the morning papers and the best table, cuts with his own hand the best slices from the best of the cold joints on the side-board, and is for the most part independent of the waiters, and for this very reason cordially hated by them. There is the diffident young man, who comes into the room nervously, regarding guests and waiters alike with glances of a conciliatory nature, modestly inquiring of one of the latter, "what he can have" for breakfast, and ordering the most expensive dishes, hoping thereby to win respect, and reading with an air of the deepest interest a paper a week old, while he waits for the same and sees bolder men than himself served before him. There is the hearty and genial man, who comes into the room smiling, is immediately on friendly terms with the

waiters, and talks to all who are already in the room : this man gets served with alacrity, and altogether is calculated to inspire both envy and courage in the breast of the nervous. There is the discontented, disagreeable man, who sends back his coffee, complains of his toast and growls over his chop. There are innumerable types of men to be seen on any morning in the week in any English hotel, but of them there is now no more occasion to speak, and we must return to our Sunday evening and the Great Northern Hotel, Blackhampton.

Bare and cheerless was the aspect of the enormous coffee-room, and wholly comfortless must it have been to the solitary guest who occupied it. It was presumably for the sake of economy that the gas was only lighted at either end of the long room, leaving the middle in comparative darkness. At the one end, for the delectation of the guest, was a table covered with the last week's papers and with the usual stock of hotel literature of directories and time-tables ; at the other was a screen behind which a waiter nodded and dozed, and would probably have slept but for

the restless and aggravating conduct of the guest aforesaid, who, with melancholy mien, continually paced with slow and measured steps the whole length of the room. As he walked thus, lost in thought, Godfrey Northover looked sadly aged and worn. What were his thoughts this Sunday night? Did he think of his early married life, of his business anxieties, struggles and success; of the happy home which might have been his, of his good intentions and his lamentable failure? Did he think of his dead and uncomplaining wife, and of what she might now have been to him? Did he think of his daughter Gertrude, and of how her love for Percy Rockcliffe had somehow estranged her from him? Did he think of him, and wonder whether it was his money or his child that he most wanted? Did he appreciate his present ease, or long to be back at his old work and struggles?

“Vanity of vanities” was probably the tune to which Godfrey Northover’s thoughts ran. “Oh, to live my life over again with the experience of to-day” was the impossibility for which his heart yearned.

It was thus—pacing the long room to and fro—that Hammond Rockcliffe found him. Northover's face lit up with, for him, unwonted pleasure when he saw him.

“Is it accident that brings you here to-night?” he asked; “or can you in any way have heard that I had come down here purposely to see you?”

“I saw your brother this afternoon,” said Hammond, “and he told me: so I hastened to find you out.”

“It is very good of you. I should have sought you to-morrow. Come and sit down and let us talk together, and to-morrow, if you will spare me an hour, I will tell you what it is that I have to ask at your hands.”

But Hammond's curiosity to learn something of Gertrude, her doings and her prospects, was too strong to allow him to postpone talking of her, and so when they were seated at one end of the room, and when the sleepy waiter, whom the advent of a stranger and the consequent probability of an order had aroused into activity had hovered around them for a few moments, ostensibly seized with a sudden impulse to fold and re-arrange

all the newspapers in the room, receiving no commands had betaken himself, disgusted and more sleepy than before, to his retirement behind the screen, he said :

“ And is the news which I have heard concerning Miss Gertrude true ?”

“ My brother Anthony was never gifted with reticence of speech,” said Northover, slightly frowning. “ I suppose you heard from him——”

“ That she is engaged to my cousin,” interrupted Hammond, feeling it was easier at present to say the word himself, than to hear the fact pronounced by another.

“ Your cousin Percy has professed an ardent attachment for my child,” continued Northover, “ and she assures me that she reciprocates it. You must not mind if to you I speak freely of my views concerning it. It has come upon me rather suddenly.”

“ And you object to their engagement ?”

“ No. Time was when I certainly should have objected—when I should have argued that they did not at present know nearly enough of each other to take so important a step ; when I should have expected him to

lay before me satisfactory statements concerning his means, and his intentions as regards my child in the event of my consenting to give her to him for his wife. I have often thought in days gone by of what under such circumstances should be my line of action, and have laid my plans accordingly. But those days are not these days, my plans are plans no more, nor is it for me, who have made so wretched a failure of my own existence, to attempt to form the career of others. When she spoke to me, all I could say was—‘my child, God grant that you may be happy.’

“And to him?”

“I said little more to him, though indeed I was strongly tempted to tell him that I deemed him fortunate in having won so great a treasure as Gertrude’s heart.”

“I hope he appreciated it,” said Hammond, bitterly.

“I hope he does,” said Northover; “though it must be owned that there is about him, as about most of the young men of the present day, a lightness of speech and action which makes it difficult to determine what his true feelings may be. Now, you will think it

strange in me to question you as I am about to do, but I feel to know you so well—you have proved yourself to be so true and staunch a friend, that I do not hesitate to do so. There is one thing that troubles me sorely. You know what I am, and what my antecedents have been. You know the nature of Gertrude's bringing up. Your family is a high one. What reception will my daughter have in it?"

Hammond was on the point of asking, as the best way of answering the question, "How much do you propose to give her on her wedding-day?" but he checked himself in time, and said :

"Mr. Northover, my cousin Percy is a very discreet young man, and would be very unwilling to quarrel with his family, or to make such a marriage as would cause them to look on him coldly. Since he has asked your daughter to be his wife, I think you may rest assured that her reception as such will be all that you could desire."

"You take a great load off my mind," said Northover, "for, broken-spirited as I am, I could not bear that my child should be

slighted or despised. Her proper reception as your cousin's wife being assured, I have no cause to withhold for one moment my consent to her union with the man whom she has chosen. Now to another matter. I do not know how it is with people of your position and station, but I have been a business man and cling to some of my old business ways. My daughter will not be a penniless bride, and though her husband's family may smile at such mere detail, I shall choose to dower her on her wedding-day."

"They will quite understand you," remarked Hammond. "On that score you need have no fear."

"And concerning this same dowry," continued Northover, "I mean once more to be a business man, and even should I be blamed, I must on this point have my own way. I mean to settle it absolutely on her."

"In that you are quite right," said Hammond, heartily.

"I am glad that you think so. From all points of view it seems to be the right course. It takes away from the husband much anxiety concerning his wife's prospects, should he

leave her a widow. It takes away from his family any sensitive feeling as to any hints which idle gossips may drop that it is for money that he is marrying. And—and——”

“And you like to do as you like with your own money,” said Hammond.

“Well, yes. I do not know that I need offer any further explanation than that.”

“I do not see that any explanation as to what your motives may be could possibly be expected of you,” said Hammond.

“To the world at large, no,” replied Northover; “to yourself, yes, as you will shortly see. You are, of course, aware that when a settlement such as I propose to make is contemplated, the money is vested in the hands of trustees?”

Hammond, with a motion of his head, signified that he understood this to be the case.

“And I am going to ask you to be one of Gertrude’s trustees.”

“In asking me,” said Hammond, “of course you compliment me, and for that I thank you; but pardon me if I marvel that a man of your business capacity should make so great a mistake as to select for such a purpose a man

like myself—ignorant of almost all the details of which business is composed.”

“I make no mistake,” said Northover earnestly; “I select you because, before all other men in the world, I trust you. I have watched you closely, Hammond Rockcliffe, and I know your character. Manly, honest, and high-minded, you are worthy the trust of any man—of the confidence of any woman. Would to God I were going to confide Gertrude herself, as well as her money, to your care. I thought once that you cared for her, and that it might be so; but though in that I was mistaken, I know that you have a tender regard for my girl, and you must not refuse my request. The other trustee will, of course, be her husband. I could not omit him, for if I can trust him with my dear daughter, surely I can trust him with her money. There will really be little or nothing for you to do. I shall myself make all the arrangements, and will take care that you are properly protected. Who so suitable for the trust as you? Gertrude thinks as highly of you, and feels as warmly towards you, as I do. Your near relationship with her husband will bring you into close

and continual intercourse with her, and you can never know the comfort that it will be to me to think that, when I am dead and gone, her interests are being cared for, and she is being watched over by one whom I know so well will be true as steel to any trust which he may undertake."

It was impossible for Hammond to listen unmoved to this appeal. The knowledge of Northover's trust and faith in him now for the first time revealed ; the wish to which he had given utterance that he had been Gertrude's bridegroom elect ; the thought that if he accepted this trust he would naturally be brought into close and frequent contact with Gertrude as Percy's wife, and become in a measure a guardian to her ; the idea which involuntarily occurred to him that some day the poor girl might stand sadly in need of such a guardian : all these things impressed him deeply, and he was silent for a time, letting them have full play in his mind. At length he said—

" Mr. Northover, since you wish it, I accept the trust. There is my hand on it."

" God bless you," said Northover, grasping

the hand offered to him. "I know I could not trust a better man. And now to detail. The sum I shall settle upon Gertrude on her wedding-day is fifty thousand pounds."

"Why, that is nearly all your fortune," exclaimed Hammond.

"To whom else should I give it?" said Northover sadly. "I shall keep quite sufficient for myself. But I have no right to trouble you further in these matters to-night. To-morrow, if you will give me an hour, I will tell you all my plans."

"Fifty thousand pounds!" said Hammond to himself, as, an hour later, he walked slowly to his lodging. "Fifty thousand reasons why Percy should marry her—fifty thousand barriers between her and me. Poor Northover but half likes this marriage; he shows that plainly, and evidently knows something of Percy's nature. I wonder whether I have done right in accepting this trust? I wonder how it may affect Gertrude and me in the future?"

END OF VOL. I.



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Very old question. A novel.



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